
Missouri Property & Casualty Supplement Report 2002



*Missouri Department of Insurance
Statistics Section
June 2003*

MISSOURI
PROPERTY & CASUALTY
SUPPLEMENT
REPORT
2002



Missouri Department of Insurance
Statistics Section
June 2003

PREFACE

The **2002 Missouri Property & Casualty Supplement Report** presents data collected by the Missouri Department of Insurance from companies that file supplements to the Page 24 of the annual statement for Missouri for 2002. This form is used to collect data in greater detail than reported in the 2002 Annual Statements. All property and casualty companies are required to complete this form per 20 CSR 200-1.037, §374.040 RSMo., and §374.045 RSMo.

The enclosed documentation, by company, provides information for each line of business specified on the Supplement to Page 24, with company profiles listed by their market share ranking. Charts have been included in this publication for each line of business. The first chart shows the total market share of the top 5 and top 10 companies, for the last five years. The second chart shows a total loss ratio, by line of business, for the last five years. For the lines of business, Medical Malpractice Liability Managed Care Organization Errors & Omissions and Professional Liability, charts were included, however this is only the third year this data has been collected.

A new section has been added, Historical Trends, By Line of Business. This section provides historical data, by line of business, for the last ten years.

While every effort has been made to assure that all significant errors and omissions in the supplement data have been identified and resolved, the accuracy of the report depends on the accuracy of the information filed by each company.

The **2002 Missouri Property & Casualty Supplement Report** is published by the Statistics Section, Division of Market Regulation, Missouri Department of Insurance. Additional copies can be received by sending a written request, along with payment of \$35.00 per copy, to the Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690. The Missouri Department of Insurance's web site is 'www.insurance.state.mo.us'.

Other Publications Available

The Missouri Department of Insurance publishes the following statistical reports. These reports are available by sending a written request along with the payment of \$35 to the Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

Missouri Department of Insurance Annual Report
Missouri Life, Accident & Health Supplement Data
Missouri Medical Malpractice (Closed Claim) Report
Missouri Real Estate Malpractice (Closed Claim) Report
Missouri Legal Malpractice (Closed Claim) Report
Missouri Products Liability (Closed Claim) Report
Missouri Health Maintenance Organization Report
Missouri Complaint Index Report
Missouri Market Share Report
Missouri Mortgage Guaranty Report
Missouri Uninsured Auto Report

Databases Available

Medicare Supplement Experience Data
Missouri Zip Code Insurance Data for Homeowners/Dwelling Fire,
Farmowners (dwelling only), Mobile Home, Earthquake and Private Passenger Automobile

Some data is available to the public for a fee by special request only. For additional information, contact the Statistics Section at 573/751-4126.

TABLE OF CONTENTS

Supplement to Page 24 of Annual Statement Form	3
Definition of Terms	5
Description of Lines of Business	7
Historical Trends By Line of Business	13
Total Property & Casualty Insurance By Line of Business	37
Property & Casualty Insurance by Company By Line of Business	
Dwelling Fire & Allied Lines	41
Commercial Fire & Allied Lines	45
Farm Fire & Allied Lines	50
Farm Owners Multi-Peril	52
Home Owners Multi-Peril	54
Dwelling Owners Multi-Peril (ACV)	59
Commercial Multi-Peril	61
Mobile Homes	67
Growing Crops	69
Ocean Marine	71
Inland Marine (Including Auto Cargo)	74
Financial Guaranty	81
Medical Malpractice Liability (Physicians & Surgeons)	83
Medical Malpractice Liability (Dentists)	85
Medical Malpractice Liability (Nurses)	87
Medical Malpractice Liability (Hospitals)	89
Medical Malpractice Liability (Managed Care Organization Errors & Omissions)	91
Medical Malpractice Liability (Other)	93
Earthquake	95
All Accident & Health	100
Direct Workers Compensation	103
Other Liability (Bodily Injury & Property Damage)	110
Other Liability (Warranty Programs/Service Contracts)	118
Excess Workers Compensation	120
Product Liability (Bodily Injury & Property Damage)	122
Private Passenger (Auto Liability Bodily Injury)	127

Private Passenger (Auto Liability Property Damage)	133
Private Passenger (Auto Medical Payments)	139
Private Passenger (Uninsured Motorists)	144
Private Passenger (Underinsured Motorists)	149
Private Passenger (Acc. Death & Disability/Dismemberment)	153
Commercial Auto Liability (Bodily Injury)	155
Commercial Auto Liability (Property Damage)	162
Commercial Auto Liability (Medical Payments)	168
Commercial Auto Liability (Uninsured/Underinsured Motorist)	173
Private Passenger (Auto Comprehensive)	178
Private Passenger (Auto Collision)	184
Commercial Auto Liability (Comprehensive)	190
Commercial Auto Liability (Collision)	196
Aircraft	203
Fidelity	205
Surety	209
Glass	214
Burglary & Theft	216
Boiler & Machinery	220
Credit Property (Excluding V.S.I.)	224
Credit Casualty	226
Credit Unemployment	228
Vender/Lenders Single Interest, Collateral Protection, Etc.	230
Mortgage Guaranty	232
Title	234
Professional Liability (excluding Lawyers Malpractice & Real Estate Malpractice)	236
Lawyers Malpractice	238
Real Estate Malpractice	240
Umbrella	242
Other Specific	244
National Flood Insurance Program	246
Federal Crop Insurance Corporation	248
Total Medical Malpractice Insurance	253
Total Homeowners Insurance	257
Total Private Passenger Auto Insurance	263
Total Commercial Auto Insurance	271
Total All Business in Missouri	279

**SAMPLE COPY
OF
SUPPLEMENT TO PAGE 24
OF
ANNUAL STATEMENT
FOR YEAR ENDING
DECEMBER 31, 2002**



STATE OF MISSOURI
DEPARTMENT OF INSURANCE
SUPPLEMENT TO PAGE 24 OF
ANNUAL STATEMENT FOR YEAR ENDING
DECEMBER 31, 2002

MAIL TO: STATE OF MISSOURI
DEPARTMENT OF INSURANCE
STATISTICS SECTION
P.O. BOX 690
JEFFERSON CITY, MISSOURI 65102-0690

COMPANY NAME				NAIC GROUP NO.	NAIC COMPANY NO.
(1) LINE OF BUSINESS	(2) DIRECT PREMIUMS WRITTEN	(3) DIRECT PREMIUMS EARNED	(4) DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED	(5) DIRECT LOSSES PAID	(6) DIRECT LOSSES INCURRED
1. & 2. Fire & Allied Lines					
(a) Dwelling					
(b) Commercial					
(c) Farm					
3. Farmowners Multi-Peril					
4. (a) Home Owners Multi-Peril					
(b) Dwelling Owners Multi-Peril (ACV)					
5. Commercial Multi-Peril					
6. Mobile Homes					
7. Growing Crops					
8. Ocean Marine					
9. Inland Marine (Including Auto Cargo)					
10. Financial Guaranty					
11. Medical Malpractice Liability					
(a) Physicians and Surgeons					
(b) Dentists					
(c) Nurses					
(d) Hospitals					
(e) Managed Care Organization errors & omissions					
(f) Other					
12. Earthquake					
14. All Accident & Health (see reverse side)					
16. Direct Workers Compensation					
17. Other Liability					
(a) Bodily Injury & Property Damage					
(b) Warranty Programs/Service Contracts					
(c) Excess Workers Compensation					
18. Product Liability					
Bodily Injury & Property Damage					
19. (a) (1) Priv. Pass. Auto Lia. Bodily Injury					
(2) Priv. Pass. Auto Lia. Property Damage					
(3) Priv. Pass. Auto Medical Payments					
(4) Priv. Pass. Uninsured Motorist					
(5) Priv. Pass. Underinsured Motorist					
(6) Priv. Pass. Acc. Death & Disability/Dismemberment					
(b) (1) Comm. Auto Liability Bodily Injury					
(2) Comm. Auto Liability Property Damage					
(3) Comm. Auto Medical Payments					
(4) Comm. Auto Uninsured/Underinsured Motorist					
21. (a) (1) Priv. Pass. Auto Comprehensive					
(2) Priv. Pass. Auto Collision					
(b) (1) Comm. Auto Comprehensive					
(2) Comm. Auto Collision					
22. Aircraft					
23. Fidelity					
24. Surety					
25. Glass					
26. Burglary & Theft					
27. Boiler & Machinery					
28. (a) Credit Property (excluding V.S.I.)					
(b) Credit Casualty					
(c) Credit Unemployment					
(d) Vendor/Lenders Single Interest, Collateral Prot. etc.					
29. Mortgage Guaranty					
30. Title					
31. Professional Liability (excluding a & b)					
(a) Lawyers Malpractice					
(b) Real Estate Malpractice					
32. Umbrella					
33. Other Specific (specify)					
34. National Flood Insurance Program					
35. Federal Crop Insurance Corporation					
TOTALS ALL BUSINESS IN MISSOURI					
PLEASE PRINT - COMPANY REPRESENTATIVE				TELEPHONE NUMBER	

DEFINITION OF TERMS

Market Share: The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

Direct Premiums Written: The dollar amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Direct Premiums Earned: The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

Direct Losses Paid: The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

Direct Losses Incurred: The sum of direct losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

Loss Ratio: The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

Cash Flow Loss Ratio: The dollar amount of direct losses paid divided by the dollar amount of premiums written for a particular line of business being analyzed, expressed as a percentage.

GENERAL DESCRIPTION OF PROPERTY AND CASUALTY LINES OF BUSINESS

Fire (Dwelling, Commercial, Farm): Coverage protecting the insured against the loss to real or personal property from damage caused by the peril of fire or lightning, including business interruption, loss or rents, etc.

Allied Lines (Dwelling, Commercial, Farm, Growing Crops): Coverages which are generally written with property insurance, e.g., glass, tornado, windstorm and hail; sprinkler and water damage; explosion, riot and civil commotion; growing crops; flood; rain; and damage from aircraft and vehicle, etc.

Farmowners Multi-Peril: A package policy for farming and ranching risks, similar to a homeowners policy, that has been adopted for farms and ranches and includes both property and liability coverages for personal and business losses. Coverages include farm dwellings and their contents, barns, stables, other farm structures and farm inland marine, such as mobile equipment and livestock.

Home Owners Multi-Peril, Dwelling Owners Multi-Peril (ACV), Mobile Homes: A package policy combining broad property coverage for the personal property and/or structure with broad personal liability coverage. Coverage applicable to the dwelling, appurtenant structures, unscheduled personal property and additional living expense are typical. Includes mobile homes at a fixed location.

Commercial Multi-Peril: A contract for a commercial enterprise which packages two or more insurance coverages protecting an enterprise from various property and liability risk exposures. Frequently includes fire, allied lines, various other coverages (e.g., difference in conditions) and liability coverage. Includes multi-peril policies for coverages for liability other than auto.

Ocean Marine: Coverage for ocean and inland water transportation exposures; goods or cargoes, ships or hulls; earnings; and liability.

Inland Marine (Including Auto Cargo): Coverage for property that may be in transit, held by a bailee, at a fixed location, a movable good that is often at different locations (e.g., off-road constructions equipment), or scheduled property (e.g., Homeowners Personal Property Floater) including items such as live animals, property with antique or collector's value, etc. This line also includes instrumentalities of transportation and communication, such as bridges, tunnels, piers, wharves, docks, pipelines, power and phone lines, and radio and television towers.

Financial Guaranty: A surety bond, insurance policy, or when issued by an insurer, an indemnity contract and any guaranty similar to the foregoing types, under which loss is payable upon proof of occurrence of financial loss to an insured claimant, obligee or indemnitee as a result of failure to perform a financial obligation.

Medical Malpractice Liability (Physicians and Surgeons, Dentists, Nurses, Hospitals, Managed Care Organizations errors & omissions, Other): Insurance coverage protecting a licensed health care provider or health care facility against legal liability resulting from the death or injury of any person due to the insured's misconduct, negligence or incompetence in rendering professional services.

Earthquake: Property coverages for losses resulting from a sudden trembling or shaking of the earth, including that caused by volcanic eruption. Excluded are losses resulting from fire, explosion, flood or tidal wave following the covered event.

All Accident and Health: Includes coverages written on a group or individual basis, which pays scheduled benefits or medical expenses caused by disease, accidental injury or accidental death. Policies generally provide benefits for short or long term disability income benefits, accidental death or dismemberment coverage, major medical expense benefits and dental expense benefits.

Direct Workers= Compensation: Insurance which covers an employer's liability for injuries, disability or death to persons in their employment, without regard to fault, as prescribed by state or Federal workers= compensation laws and other statutes. Includes employers liability coverage against the common law liability for injuries to employees.

Other Liability (Bodily Injury & Property Damage, Warranty Programs/Service Contracts, Excess Workers= Compensation, Umbrella, Professional Liability, Lawyers Malpractice, Real Estate Malpractice): Insurance coverage protecting the insured against legal liability resulting from negligence, carelessness, or a failure to act causing property damage or personal injury to others. Typically, coverages include construction and alteration liability, contingent liability; contractual liability; elevators and escalators liability; errors and omissions liability, environmental pollution liability; excess stop loss, excess over insured or self-insured amounts and umbrella liability; liquor liability; personal injury liability; premises and operations liability; completed operations liability, non-medical professional liability, etc.

Product Liability (Bodily Injury & Property Damage): Insurance coverage protecting the manufacturer, distributor, seller, or lessor of a product against legal liability resulting from a defective condition causing personal injury, or damage, to any individual or entity, associated with the use of the product.

Private Passenger and Commercial Automobile Liability: Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries (bodily injury and medical payments) or damage to the property of others caused by accidents arising out of ownership, maintenance or use of a motor vehicle (including recreational vehicles such as motor homes). Commercial is defined as all motor vehicle policies that include vehicles that are used primarily in connection with business, commercial establishments, activity, employment, or activities carried on for gain or profit.

Private Passenger and Commercial Automobile Physical Damage: Any motor vehicle insurance coverage (including collision, vandalism, fire and theft) that insures against material damage to the insured's vehicle. Commercial is defined as all motor vehicle policies that include vehicles that are used in connection with business, commercial establishments, activity, employment, or activities carried on for gain or profit.

Aircraft: Coverage for aircraft (hull) and their contents; aircraft owner's and aircraft manufacturers liability to passengers, airports and other third parties.

Fidelity: A bond covering an employer's loss resulting from an employee's dishonest act (e.g., loss of cash, securities, valuables, etc.).

Surety: A three-party agreement where the insurer agrees to pay a second party (the obligee) or make complete an obligation in response to the default, acts, or omissions of a third party (the principal).

Glass: Coverage for the costs of replacement and incidental costs of building glass due to breakage or application of chemicals to glass.

Burglary and Theft: Coverage for property taken or destroyed by breaking and entering the insured's premises; burglary or theft; forgery or counterfeiting, fraud; and off-premises exposure.

Boiler and Machinery: Coverage for the failure of boilers, machinery and electrical equipment. Benefits include (i) property of the insured which has been directly damaged by the accident; (ii) costs of temporary repairs and expediting expenses; and (iii) liability for damage to the property of others.

Credit Property, Credit Casualty, Credit Unemployment, Vendor/Lenders Single Interest: Coverage that indemnifies manufacturers, merchants, educational institutions, or other providers of goods and services extending credit, for losses or damages resulting from the nonpayment of debts owed to them for goods or services provided in the normal course of their business.

Mortgage Guaranty: Insurance that indemnifies a lender from loss if a borrower fails to meet required mortgage payments.

Title: This insurance is a form of property insurance designed to protect against losses resulting from a defective title to land and improvements. The insurer agrees to indemnify the insured to the extent of any financial loss suffered as a result of the transfer of a defective title.

Other Specific: Other coverages not generally described herein.

National Flood Insurance Program: Flood insurance reinsured through the Federal Government.

Federal Crop Insurance Corporation: Crop insurance reinsured through the Federal Government.

**HISTORICAL TRENDS
BY
LINE OF BUSINESS.**

1993 - 2003

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1993 - 2003

DWELLING FIRE & ALLIED LINES

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$60,075,783	\$125,917,483	209.60%	\$57,371,702	\$140,776,136	245.38%	3.17%
1994	\$58,709,022	\$42,000,056	71.54%	\$56,075,390	\$35,532,162	63.36%	-2.28%
1995	\$64,586,523	\$33,332,820	51.61%	\$61,930,673	\$35,839,398	57.87%	10.01%
1996	\$72,787,474	\$55,073,026	75.66%	\$73,077,791	\$36,875,238	50.46%	12.70%
1997	\$63,057,963	\$29,486,191	46.76%	\$63,359,875	\$34,239,166	54.04%	-13.37%
1998	\$54,549,976	\$31,758,266	58.22%	\$57,802,275	\$33,844,115	58.55%	-13.49%
1999	\$44,577,659	\$23,036,935	51.68%	\$45,424,025	\$18,742,593	41.26%	-18.28%
2000	\$47,378,569	\$30,065,458	63.46%	\$47,155,619	\$34,144,738	72.41%	6.28%
2001	\$51,315,478	\$46,643,918	90.90%	\$50,206,810	\$49,472,639	98.54%	8.31%
2002	\$62,667,756	\$32,780,080	52.31%	\$58,251,371	\$36,340,271	62.39%	22.12%

COMMERCIAL FIRE & ALLIED LINES

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$54,544,300	\$47,470,857	87.03%	\$54,113,968	\$59,137,765	109.28%	3.31%
1994	\$74,819,218	\$39,237,686	52.44%	\$68,781,397	\$36,491,341	53.05%	37.17%
1995	\$83,629,909	\$49,979,773	59.76%	\$78,466,695	\$64,687,819	82.44%	11.78%
1996	\$67,374,849	\$31,731,688	47.10%	\$70,982,872	\$28,035,725	39.50%	-19.44%
1997	\$69,436,727	\$29,678,926	42.74%	\$73,304,945	\$26,173,173	35.70%	3.06%
1998	\$62,556,103	\$20,285,911	32.43%	\$64,399,251	\$29,171,759	45.30%	-9.91%
1999	\$73,335,240	\$33,788,717	46.07%	\$71,562,691	\$26,603,707	37.18%	17.23%
2000	\$85,196,187	\$54,616,098	64.11%	\$78,925,410	\$53,136,883	67.33%	16.17%
2001	\$106,356,632	\$51,666,074	48.58%	\$94,441,265	\$94,569,258	100.14%	24.84%
2002	\$138,247,272	\$51,698,363	37.40%	\$126,571,650	\$52,423,402	41.42%	29.98%

FARM FIRE & ALLIED LINES

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$4,530,146	\$4,465,863	98.58%	\$4,481,647	\$4,446,882	99.22%	2.47%
1994	\$3,861,266	\$3,227,152	83.58%	\$3,851,405	\$2,857,449	74.19%	-14.77%
1995	\$4,426,601	\$3,268,110	73.83%	\$4,300,790	\$3,250,821	75.59%	14.64%
1996	\$5,810,870	\$2,140,628	36.84%	\$5,797,724	\$2,222,611	38.34%	31.27%
1997	\$4,534,879	\$1,718,379	37.89%	\$4,546,217	\$1,645,108	36.19%	-21.96%
1998	\$2,694,580	\$1,345,110	49.92%	\$2,727,049	\$1,351,981	49.58%	-40.58%
1999	\$3,541,279	\$1,893,862	53.48%	\$3,323,797	\$1,888,418	56.82%	31.42%
2000	\$3,080,694	\$1,232,895	40.02%	\$3,115,717	\$1,591,924	51.09%	-13.01%
2001	\$3,706,317	\$1,992,404	53.76%	\$3,673,131	\$2,192,102	59.68%	20.31%
2002	\$2,376,580	\$1,596,888	67.19%	\$2,422,017	\$1,543,928	63.75%	-35.88%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1993 - 2003

FARMOWNERS MULTI-PERIL

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$50,016,147	\$28,301,776	56.59%	\$48,904,528	\$28,328,158	57.93%	-2.18%
1994	\$54,194,171	\$34,434,682	63.54%	\$53,602,233	\$32,860,013	61.30%	8.35%
1995	\$56,319,622	\$35,012,242	62.17%	\$54,858,643	\$35,329,985	64.40%	3.92%
1996	\$59,320,518	\$43,251,529	72.91%	\$57,844,150	\$47,470,741	82.07%	5.33%
1997	\$62,571,093	\$34,490,032	55.12%	\$60,835,918	\$35,140,896	57.76%	5.48%
1998	\$65,183,890	\$39,071,087	59.94%	\$63,619,228	\$42,584,254	66.94%	4.18%
1999	\$67,519,112	\$45,805,319	67.84%	\$66,438,600	\$42,442,952	63.88%	3.58%
2000	\$68,740,833	\$44,299,377	64.44%	\$67,476,269	\$49,241,230	72.98%	1.81%
2001	\$73,127,821	\$57,928,170	79.21%	\$71,573,063	\$59,967,925	83.79%	6.38%
2002	\$75,905,950	\$47,921,208	63.13%	\$73,795,761	\$43,876,813	59.46%	3.80%

HOMEOWNERS MULTI-PERIL

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$409,689,490	\$298,837,690	72.94%	\$393,692,742	\$304,532,024	77.35%	7.80%
1994	\$444,941,215	\$301,479,661	67.76%	\$428,981,620	\$304,935,302	71.08%	8.60%
1995	\$471,265,848	\$373,158,905	79.18%	\$455,849,021	\$372,998,411	81.82%	5.92%
1996	\$495,477,730	\$358,521,265	72.36%	\$482,623,697	\$366,643,940	75.97%	5.14%
1997	\$527,527,883	\$260,817,452	49.44%	\$508,535,570	\$256,306,297	50.40%	6.47%
1998	\$554,087,009	\$324,349,804	58.54%	\$537,235,562	\$338,986,358	63.10%	5.03%
1999	\$577,192,077	\$349,417,286	60.54%	\$562,895,860	\$337,953,263	60.04%	4.17%
2000	\$608,385,777	\$376,385,467	61.87%	\$593,299,496	\$397,966,691	67.08%	5.40%
2001	\$656,616,228	\$1,099,846,439	167.50%	\$631,211,851	\$1,179,859,131	186.92%	7.93%
2002	\$760,159,499	\$604,121,481	79.47%	\$705,582,101	\$563,635,429	79.88%	15.77%

DWELLING OWNERS MULTI-PERIL (ACV)

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$18,030,911	\$9,873,656	54.76%	\$17,649,330	\$10,623,115	60.19%	4.54%
1994	\$18,410,798	\$12,690,485	68.93%	\$17,664,061	\$14,153,371	80.13%	2.11%
1995	\$24,143,370	\$16,325,077	67.62%	\$22,876,963	\$16,993,569	74.28%	31.14%
1996	\$45,088,302	\$25,675,886	56.95%	\$44,594,741	\$22,977,772	51.53%	86.75%
1997	\$23,410,568	\$13,506,568	57.69%	\$22,776,116	\$13,553,777	59.51%	-48.08%
1998	\$29,809,821	\$19,497,086	65.40%	\$29,134,889	\$20,215,837	69.39%	27.33%
1999	\$31,188,779	\$17,852,039	57.24%	\$30,344,557	\$16,008,307	52.76%	4.63%
2000	\$30,846,907	\$20,727,990	67.20%	\$31,117,713	\$22,939,304	73.72%	-1.10%
2001	\$40,570,252	\$52,833,285	130.23%	\$39,273,012	\$55,414,301	141.10%	31.52%
2002	\$37,749,554	\$28,993,859	76.81%	\$35,295,928	\$26,868,025	76.12%	-6.95%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1993 - 2003

TOTAL HOMEOWNERS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$427,720,401	\$308,711,346	72.18%	\$411,342,072	\$315,155,139	76.62%	7.66%
1994	\$463,352,013	\$314,170,146	67.80%	\$446,645,681	\$319,088,673	71.44%	8.33%
1995	\$495,409,218	\$389,483,982	78.62%	\$478,725,984	\$389,991,980	81.46%	6.92%
1996	\$540,566,032	\$384,197,151	71.07%	\$527,218,438	\$389,621,712	73.90%	9.12%
1997	\$550,938,451	\$274,324,020	49.79%	\$531,311,686	\$269,860,074	50.79%	1.92%
1998	\$583,896,830	\$343,846,890	58.89%	\$566,370,451	\$359,202,195	63.42%	5.98%
1999	\$608,380,856	\$367,269,325	60.37%	\$593,240,417	\$353,961,570	59.67%	4.19%
2000	\$639,232,684	\$397,113,457	62.12%	\$624,417,209	\$420,905,995	67.41%	5.07%
2001	\$697,186,480	\$1,152,679,724	165.33%	\$670,484,863	\$1,235,273,432	184.24%	9.07%
2002	\$797,909,053	\$633,115,340	79.35%	\$740,878,029	\$590,503,454	79.70%	14.45%

COMMERCIAL MULTI-PERIL

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$349,405,709	\$194,782,463	55.75%	\$339,213,122	\$231,205,550	68.16%	5.57%
1994	\$365,878,640	\$178,110,592	48.68%	\$356,910,752	\$166,581,095	46.67%	4.71%
1995	\$382,562,922	\$197,578,244	51.65%	\$373,298,619	\$193,477,598	51.83%	4.56%
1996	\$353,137,629	\$197,471,279	55.92%	\$352,692,912	\$224,571,293	63.67%	-7.69%
1997	\$381,372,308	\$223,868,638	58.70%	\$380,460,025	\$227,138,019	59.70%	8.00%
1998	\$385,528,901	\$248,306,586	64.41%	\$380,384,909	\$276,158,849	72.60%	1.09%
1999	\$388,749,781	\$251,260,487	64.63%	\$386,957,645	\$275,215,491	71.12%	0.84%
2000	\$409,174,258	\$247,870,965	60.58%	\$392,477,924	\$264,005,456	67.27%	5.25%
2001	\$467,186,106	\$365,393,232	78.21%	\$434,710,993	\$374,772,510	86.21%	14.18%
2002	\$523,399,718	\$290,946,242	55.59%	\$490,498,672	\$259,245,841	52.85%	12.03%

MOBILE HOMES

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$13,933,586	\$13,548,684	97.24%	\$13,994,512	\$13,470,606	96.26%	-12.09%
1994	\$18,794,638	\$8,073,960	42.96%	\$17,435,429	\$7,370,167	42.27%	34.89%
1995	\$14,251,048	\$6,124,593	42.98%	\$14,003,433	\$6,433,467	45.94%	-24.17%
1996	\$15,470,700	\$6,970,710	45.06%	\$15,173,816	\$7,178,932	47.31%	8.56%
1997	\$16,431,448	\$5,890,149	35.85%	\$15,996,578	\$5,771,696	36.08%	6.21%
1998	\$16,332,084	\$7,614,684	46.62%	\$16,059,383	\$7,838,253	48.81%	-0.60%
1999	\$16,516,914	\$7,197,544	43.58%	\$16,120,294	\$7,084,948	43.95%	1.13%
2000	\$17,366,094	\$9,620,617	55.40%	\$17,231,247	\$10,271,215	59.61%	5.14%
2001	\$19,263,586	\$13,226,772	68.66%	\$18,478,220	\$13,583,874	73.51%	10.93%
2002	\$23,022,489	\$11,895,558	51.67%	\$22,268,087	\$11,881,543	53.36%	19.51%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1993 - 2003

GROWING CROPS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$8,779,356	\$4,496,300	51.21%	\$8,770,283	\$4,873,526	55.57%	-1.76%
1994	\$9,250,289	\$6,117,526	66.13%	\$9,250,138	\$5,544,041	59.93%	5.36%
1995	\$7,665,408	\$3,128,465	40.81%	\$7,665,408	\$3,205,910	41.82%	-17.13%
1996	\$11,733,028	\$1,476,235	12.58%	\$10,800,554	\$2,870,819	26.58%	53.06%
1997	\$3,706,796	\$1,874,851	50.58%	\$3,706,754	\$1,792,737	48.36%	-68.41%
1998	\$8,137,109	\$5,834,645	71.70%	\$8,137,151	\$5,851,515	71.91%	119.52%
1999	\$6,831,671	-\$570,684	-8.35%	\$6,831,671	\$2,094,089	30.65%	-16.04%
2000	\$6,337,896	\$6,172,897	97.40%	\$6,337,896	\$4,197,563	66.23%	-7.23%
2001	\$10,398,815	\$1,448,571	13.93%	\$10,398,815	\$1,261,731	12.13%	64.07%
2002	\$5,202,935	\$2,626,045	50.47%	\$5,202,935	\$2,623,289	50.42%	-49.97%

OCEAN MARINE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$29,369,235	\$18,251,594	62.15%	\$25,864,147	\$17,406,811	67.30%	42.62%
1994	\$40,590,792	\$12,894,322	31.77%	\$36,541,078	\$23,172,829	63.42%	38.21%
1995	\$39,203,332	\$24,379,627	62.19%	\$39,659,240	\$33,215,027	83.75%	-3.42%
1996	\$39,514,716	\$26,102,082	66.06%	\$38,837,367	\$22,953,154	59.10%	0.79%
1997	\$39,695,349	\$33,403,350	84.15%	\$39,913,990	\$31,928,545	79.99%	0.46%
1998	\$35,294,758	\$25,510,338	72.28%	\$37,374,508	\$24,848,923	66.49%	-11.09%
1999	\$32,668,295	\$27,426,984	83.96%	\$33,531,531	\$34,814,162	103.83%	-7.44%
2000	\$23,051,320	\$27,444,428	119.06%	\$27,860,652	\$27,046,287	97.08%	-29.44%
2001	\$29,488,980	\$21,713,943	73.63%	\$26,192,638	\$11,030,728	42.11%	27.93%
2002	\$35,682,058	\$20,943,863	58.70%	\$34,189,872	\$42,671,435	124.81%	21.00%

INLAND MARINE (Including Auto Cargo)

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$107,165,493	\$120,886,955	112.80%	\$104,028,626	\$188,847,261	181.53%	9.64%
1994	\$115,389,863	\$117,415,364	101.76%	\$112,344,821	\$72,336,091	64.39%	7.67%
1995	\$119,012,226	\$76,335,525	64.14%	\$120,325,388	\$61,099,750	50.78%	3.14%
1996	\$124,420,552	\$64,240,732	51.63%	\$122,545,782	\$57,477,216	46.90%	4.54%
1997	\$127,794,159	\$59,428,784	46.50%	\$127,735,846	\$73,985,168	57.92%	2.71%
1998	\$129,404,876	\$71,167,488	55.00%	\$129,858,560	\$81,147,238	62.49%	1.26%
1999	\$148,917,484	\$105,945,056	71.14%	\$132,937,634	\$99,785,009	75.06%	15.08%
2000	\$141,526,491	\$73,335,863	51.82%	\$142,015,672	\$78,325,790	55.15%	-4.96%
2001	\$136,243,514	\$67,744,367	49.72%	\$130,635,934	\$61,731,657	47.25%	-3.73%
2002	\$179,895,286	\$65,809,176	36.58%	\$168,325,651	\$68,367,232	40.62%	32.04%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1993 - 2003

FINANCIAL GUARANTY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$16,135,077	\$858,396	5.32%	\$10,395,148	-\$9,752,427	-93.82%	-16.30%
1994	\$9,278,090	\$1,921,116	20.71%	\$8,004,024	-\$200,179	-2.50%	-42.50%
1995	\$6,595,722	\$18,462,961	279.92%	\$6,140,353	\$4,045,764	65.89%	-28.91%
1996	\$12,186,020	\$4,397,841	36.09%	\$10,422,992	\$2,151,949	20.65%	84.76%
1997	\$8,025,901	\$846,511	10.55%	\$7,111,917	\$998,093	14.03%	-34.14%
1998	\$10,348,752	-\$8,402,594	-81.19%	\$9,326,577	\$1,158,513	12.42%	28.94%
1999	\$17,912,587	-\$379,872	-2.12%	\$8,690,792	\$794,689	9.14%	73.09%
2000	\$12,330,432	-\$548,380	-4.45%	\$12,399,660	-\$1,916,211	-15.45%	-31.16%
2001	\$39,225,536	\$88,016	0.22%	\$8,270,547	\$80,372	0.97%	218.12%
2002	\$19,480,703	-\$609,175	-3.13%	\$10,386,087	-\$615,534	-5.93%	-50.34%

MEDICAL MALPRACTICE - PHYSICIANS & SURGEONS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$81,386,126	\$38,080,181	46.79%	\$68,982,827	\$45,651,292	66.18%	17.81%
1994	\$86,565,579	\$41,893,870	48.40%	\$83,088,562	\$42,955,660	51.70%	6.36%
1995	\$83,826,962	\$50,848,450	60.66%	\$88,245,253	\$51,227,401	58.05%	-3.16%
1996	\$77,903,125	\$60,925,814	78.21%	\$83,119,750	\$94,193,143	113.32%	-7.07%
1997	\$62,780,784	\$44,893,158	71.51%	\$63,904,882	\$39,240,977	61.41%	-19.41%
1998	\$55,760,257	\$50,609,999	90.76%	\$57,215,107	\$45,501,593	79.53%	-11.18%
1999	\$64,853,222	\$43,998,372	67.84%	\$63,998,070	\$40,408,719	63.14%	16.31%
2000	\$61,518,461	\$46,389,410	75.41%	\$62,776,133	\$60,727,760	96.74%	-5.14%
2001	\$77,092,452	\$53,869,948	69.88%	\$67,579,007	\$41,141,286	60.88%	25.32%
2002	\$114,887,033	\$80,156,185	69.77%	\$104,672,745	\$123,655,348	118.14%	49.03%

MEDICAL MALPRACTICE - DENTISTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$3,668,551	\$1,193,172	32.52%	\$3,501,425	\$2,936,584	83.87%	2.42%
1994	\$3,894,691	\$1,473,996	37.85%	\$3,915,404	\$823,366	21.03%	6.16%
1995	\$3,828,876	\$1,456,855	38.05%	\$3,727,901	-\$389,166	-10.44%	-1.69%
1996	\$3,691,741	\$961,741	26.05%	\$3,623,282	\$1,182,304	32.63%	-3.58%
1997	\$3,620,053	\$1,506,555	41.62%	\$3,729,611	\$1,683,415	45.14%	-1.94%
1998	\$3,387,756	\$1,454,934	42.95%	\$3,310,636	\$567,272	17.13%	-6.42%
1999	\$2,920,816	\$683,189	23.39%	\$3,164,122	-\$638,500	-20.18%	-13.78%
2000	\$3,232,321	\$696,834	21.56%	\$2,724,126	\$313,442	11.51%	10.66%
2001	\$3,686,464	\$302,962	8.22%	\$3,308,117	\$1,150,895	34.79%	14.05%
2002	\$4,458,209	\$2,443,938	54.82%	\$4,336,659	\$3,014,033	69.50%	20.93%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1993 - 2003

MEDICAL MALPRACTICE - NURSES

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$1,232,602	\$668,092	54.20%	\$1,243,103	-\$274,547	-22.09%	-26.77%
1994	\$1,106,020	\$78,312	7.08%	\$1,180,510	\$1,158,170	98.11%	-10.27%
1995	\$528,556	\$10,000	1.89%	\$440,246	\$127,213	28.90%	-52.21%
1996	\$1,330,065	\$239,635	18.02%	\$1,350,429	-\$1,249,275	-92.51%	151.64%
1997	\$1,430,588	\$29,794	2.08%	\$1,073,768	-\$580,638	-54.07%	7.56%
1998	\$518,436	\$15,750	3.04%	\$685,261	\$145,484	21.23%	-63.76%
1999	\$701,196	\$277,500	39.58%	\$795,615	\$275,506	34.63%	35.25%
2000	\$492,661	\$999	0.20%	\$419,531	\$933,815	222.59%	-29.74%
2001	\$541,382	\$795,000	146.85%	\$515,088	\$159,655	31.00%	9.89%
2002	\$520,559	\$1,250	0.24%	\$644,834	-\$475,689	-73.77%	-3.85%

MEDICAL MALPRACTICE - HOSPITALS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$19,304,271	\$8,669,009	44.91%	\$20,140,700	\$4,687,981	23.28%	-5.94%
1994	\$19,734,229	\$4,282,706	21.70%	\$20,439,547	\$17,390,601	85.08%	2.23%
1995	\$17,393,352	\$7,023,734	40.38%	\$17,964,409	\$5,512,291	30.68%	-11.86%
1996	\$17,267,056	\$9,077,866	52.57%	\$18,681,963	\$17,092,106	91.49%	-0.73%
1997	\$15,248,580	\$3,143,280	20.61%	\$13,199,320	\$1,974,721	14.96%	-11.69%
1998	\$12,555,794	\$8,428,222	67.13%	\$14,604,144	\$2,875,637	19.69%	-17.66%
1999	\$16,948,592	\$12,870,063	75.94%	\$17,606,187	\$12,774,561	72.56%	34.99%
2000	\$29,795,347	\$12,437,665	41.74%	\$28,200,480	\$2,462,571	8.73%	75.80%
2001	\$17,016,926	\$12,078,108	70.98%	\$16,318,434	\$26,157,360	160.29%	-42.89%
2002	\$34,124,626	\$19,174,786	56.19%	\$29,340,028	\$27,119,153	92.43%	100.53%

MEDICAL MALPRACTICE MANAGED CARE ORGANIZATIONS - ERRORS & OMISSIONS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1994	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1995	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1996	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1997	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1998	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000	\$379,567	\$110,771	29.18%	\$367,694	\$645,923	175.67%	N/A
2001	\$37,523	\$0	0.00%	\$42,641	\$7,390	17.33%	-90.11%
2002	\$0	\$273,600	N/A	\$17,419	\$286,480	1644.64%	-100.00%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1993 - 2003

MEDICAL MALPRACTICE - OTHER

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$6,984,288	\$3,960,669	56.71%	\$7,181,649	\$4,541,691	63.24%	-14.07%
1994	\$10,596,190	\$4,924,798	46.48%	\$9,236,522	\$3,121,412	33.79%	51.71%
1995	\$12,617,239	\$3,514,007	27.85%	\$11,863,080	\$5,279,081	44.50%	19.07%
1996	\$17,903,617	\$5,708,724	31.89%	\$16,626,507	\$6,390,272	38.43%	41.90%
1997	\$18,770,001	\$5,714,900	30.45%	\$20,016,056	\$11,955,336	59.73%	4.84%
1998	\$9,437,033	\$10,145,048	107.50%	\$12,744,574	-\$904,059	-7.09%	-49.72%
1999	\$9,485,104	\$6,145,886	64.80%	\$8,112,075	\$15,532,787	191.48%	0.51%
2000	-\$2,579,655	\$4,186,591	-162.29%	-\$2,518,616	-\$26,828	1.07%	-127.20%
2001	\$10,706,674	\$9,684,802	90.46%	\$9,264,303	\$10,410,483	112.37%	-515.04%
2002	\$17,925,911	\$7,344,771	40.97%	\$17,094,679	\$15,054,044	88.06%	67.43%

TOTAL MEDICAL MALPRACTICE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$112,575,838	\$52,571,123	46.70%	\$101,049,704	\$57,543,001	56.95%	9.30%
1994	\$121,896,709	\$52,653,682	43.20%	\$117,860,545	\$65,449,209	55.53%	8.28%
1995	\$118,194,985	\$62,853,046	53.18%	\$122,240,889	\$61,756,820	50.52%	-3.04%
1996	\$118,095,604	\$76,913,780	65.13%	\$123,401,931	\$117,608,550	95.31%	-0.08%
1997	\$101,850,006	\$55,287,687	54.28%	\$101,923,637	\$54,273,811	53.25%	-13.76%
1998	\$81,659,276	\$70,653,953	86.52%	\$88,559,722	\$48,185,927	54.41%	-19.82%
1999	\$94,908,930	\$63,975,010	67.41%	\$93,676,069	\$68,353,073	72.97%	16.23%
2000	\$92,838,702	\$63,822,270	68.75%	\$91,969,348	\$65,056,683	70.74%	-2.18%
2001	\$109,081,421	\$76,730,820	70.34%	\$97,027,590	\$79,027,069	81.45%	17.50%
2002	\$171,916,338	\$109,394,530	63.63%	\$156,106,364	\$168,653,369	108.04%	57.60%

EARTHQUAKE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$30,079,657	\$16,820	0.06%	\$29,888,323	\$1,431	0.00%	2.19%
1994	\$32,184,261	\$65,181	0.20%	\$30,920,644	\$2,964,410	9.59%	7.00%
1995	\$32,769,722	\$730,820	2.23%	\$32,166,771	-\$1,673,819	-5.20%	1.82%
1996	\$35,275,651	\$73,294	0.21%	\$35,032,324	-\$81,711	-0.23%	7.65%
1997	\$35,612,411	\$29,481	0.08%	\$34,960,148	\$500,389	1.43%	0.95%
1998	\$37,479,186	\$14,355	0.04%	\$36,472,173	\$301,056	0.83%	5.24%
1999	\$46,208,856	\$696,685	1.51%	\$44,905,625	-\$58,007	-0.13%	23.29%
2000	\$45,492,094	\$13,005	0.03%	\$44,748,028	\$208,496	0.47%	-1.55%
2001	\$47,756,919	\$15,171	0.03%	\$47,273,158	\$23,085	0.05%	4.98%
2002	\$53,581,635	\$9,609	0.02%	\$50,831,358	\$198,969	0.39%	12.20%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1993 - 2003

ALL ACCIDENT & HEALTH

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$184,332,536	\$103,980,618	56.41%	\$181,544,445	\$113,813,746	62.69%	7.91%
1994	\$193,491,475	\$112,875,062	58.34%	\$190,454,146	\$123,080,577	64.62%	4.97%
1995	\$201,517,534	\$117,570,529	58.34%	\$203,749,807	\$125,308,324	61.50%	4.15%
1996	\$208,720,019	\$113,736,003	54.49%	\$206,619,580	\$105,330,101	50.98%	3.57%
1997	\$217,099,273	\$108,028,455	49.76%	\$215,572,690	\$111,415,183	51.68%	4.01%
1998	\$220,690,440	\$113,148,584	51.27%	\$214,992,406	\$105,689,365	49.16%	1.65%
1999	\$278,633,479	\$127,148,348	45.63%	\$274,273,415	\$140,071,819	51.07%	26.26%
2000	\$336,055,351	\$147,908,198	44.01%	\$330,643,956	\$167,587,436	50.69%	20.61%
2001	\$393,477,893	\$191,323,348	48.62%	\$387,582,931	\$199,867,877	51.57%	17.09%
2002	\$342,995,055	\$175,435,656	51.15%	\$329,622,631	\$177,326,811	53.80%	-12.83%

DIRECT WORKERS COMPENSATION

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$722,801,837	\$425,522,605	58.87%	\$726,931,277	\$473,671,830	65.16%	-2.04%
1994	\$650,862,919	\$392,035,383	60.23%	\$633,346,844	\$388,095,615	61.28%	-9.95%
1995	\$596,550,888	\$399,533,612	66.97%	\$636,826,746	\$370,574,254	58.19%	-8.34%
1996	\$581,294,959	\$343,059,100	59.02%	\$588,681,863	\$269,469,186	45.78%	-2.56%
1997	\$547,315,105	\$328,125,574	59.95%	\$537,104,360	\$314,948,617	58.64%	-5.85%
1998	\$554,997,730	\$368,081,625	66.32%	\$569,506,734	\$334,396,349	58.72%	1.40%
1999	\$558,918,341	\$366,482,764	65.57%	\$548,048,410	\$387,577,329	70.72%	0.71%
2000	\$613,705,746	\$427,500,616	69.66%	\$581,917,625	\$491,690,747	84.49%	9.80%
2001	\$692,772,404	\$446,020,714	64.38%	\$639,587,072	\$495,073,762	77.41%	12.88%
2002	\$812,939,830	\$442,071,631	54.38%	\$781,621,057	\$551,143,597	70.51%	17.35%

OTHER LIABILITY - BODILY INJURY & PROPERTY DAMAGE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$307,261,763	\$177,126,828	57.65%	\$286,056,557	\$128,719,132	45.00%	1.07%
1994	\$291,595,005	\$164,494,435	56.41%	\$295,778,792	\$203,992,660	68.97%	-5.10%
1995	\$303,452,184	\$184,347,070	60.75%	\$299,975,755	\$211,912,170	70.64%	4.07%
1996	\$345,092,250	\$142,963,321	41.43%	\$353,318,664	\$158,692,845	44.91%	13.72%
1997	\$275,334,252	\$151,564,508	55.05%	\$294,668,463	\$148,646,358	50.45%	-20.21%
1998	\$268,557,197	\$157,113,488	58.50%	\$237,221,212	\$214,812,374	90.55%	-2.46%
1999	\$313,534,451	\$184,569,615	58.87%	\$323,619,328	\$206,394,248	63.78%	16.75%
2000	\$320,750,663	\$208,370,573	64.96%	\$294,336,758	\$235,093,535	79.87%	2.30%
2001	\$327,449,582	\$173,674,398	53.04%	\$293,152,900	\$125,831,601	42.92%	2.09%
2002	\$425,257,409	\$160,289,263	37.69%	\$357,514,322	\$255,525,107	71.47%	29.87%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1993 - 2003

OTHER LIABILITY - WARRANTY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$8,550,215	\$10,540,515	123.28%	\$12,314,031	\$10,217,820	82.98%	-11.41%
1994	\$14,329,757	\$8,113,959	56.62%	\$14,144,544	\$8,448,480	59.73%	67.60%
1995	\$17,383,076	\$11,343,828	65.26%	\$15,613,929	\$13,824,107	88.54%	21.31%
1996	\$23,266,833	\$15,106,462	64.93%	\$17,310,221	\$16,048,990	92.71%	33.85%
1997	\$30,535,031	\$21,347,032	69.91%	\$21,199,338	\$16,432,665	77.51%	31.24%
1998	\$40,095,477	\$28,816,079	71.87%	\$18,191,979	\$27,480,793	151.06%	31.31%
1999	\$34,049,672	\$21,654,951	63.60%	\$48,721,985	\$18,278,070	37.52%	-15.08%
2000	\$38,028,257	\$21,262,702	55.91%	\$25,972,899	\$21,887,063	84.27%	11.68%
2001	\$34,423,588	\$33,935,317	98.58%	\$35,813,429	\$36,997,513	103.31%	-9.48%
2002	\$25,494,405	\$29,052,221	113.96%	\$26,260,804	\$28,724,806	109.38%	-25.94%

EXCESS WORKERS COMPENSATION

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$16,707,807	\$2,204,790	13.20%	\$15,902,367	\$12,709,030	79.92%	10.12%
1994	\$17,404,547	\$1,935,599	11.12%	\$18,414,840	\$12,448,014	67.60%	4.17%
1995	\$16,900,012	-\$22,398,452	-132.54%	\$19,343,184	\$2,696,273	13.94%	-2.90%
1996	\$13,273,393	\$3,655,240	27.54%	\$14,108,085	\$15,300,624	108.45%	-21.46%
1997	\$10,786,003	\$4,962,141	46.01%	\$11,256,455	\$5,215,016	46.33%	-18.74%
1998	\$10,794,541	\$4,118,686	38.16%	\$11,442,224	\$10,227,400	89.38%	0.08%
1999	\$10,420,742	\$1,902,119	18.25%	\$10,443,249	\$443,573	4.25%	-3.46%
2000	\$8,558,587	\$3,421,929	39.98%	\$8,584,576	-\$13,655,885	-159.07%	-17.87%
2001	\$11,104,649	\$2,328,688	20.97%	\$8,614,414	\$8,156,361	94.68%	29.75%
2002	\$13,379,697	\$4,077,498	30.48%	\$14,284,699	-\$6,444,068	-45.11%	20.49%

PRODUCTS LIABILITY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$36,745,990	\$13,417,150	36.51%	\$37,205,095	\$10,605,479	28.51%	1.52%
1994	\$39,003,773	\$13,646,624	34.99%	\$39,741,568	\$21,111,198	53.12%	6.14%
1995	\$41,372,139	\$41,685,186	100.76%	\$40,709,300	\$58,874,100	144.62%	6.07%
1996	\$32,513,980	\$43,095,907	132.55%	\$31,955,164	\$53,475,153	167.34%	-21.41%
1997	\$32,348,903	-\$3,050,949	-9.43%	\$30,896,987	-\$24,680,574	-79.88%	-0.51%
1998	\$27,606,516	\$13,709,229	49.66%	\$30,804,249	\$25,869,126	83.98%	-14.66%
1999	\$27,559,264	\$17,954,147	65.15%	\$24,285,371	\$8,201,226	33.77%	-0.17%
2000	\$28,874,322	\$23,927,719	82.87%	\$28,271,157	\$23,316,430	82.47%	4.77%
2001	\$31,306,007	\$25,734,786	82.20%	\$28,710,311	\$45,651,277	159.01%	8.42%
2002	\$36,491,980	\$41,543,590	113.84%	\$35,577,671	\$90,157,049	253.41%	16.57%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1993 - 2003

PRIVATE PASSENGER AUTO LIABILITY - BODILY INJURY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$538,669,670	\$321,269,183	59.64%	\$521,472,859	\$358,747,015	68.79%	10.31%
1994	\$576,477,750	\$340,287,187	59.03%	\$556,526,675	\$367,074,635	65.96%	7.02%
1995	\$606,896,635	\$343,373,475	56.58%	\$595,528,626	\$354,926,451	59.60%	5.28%
1996	\$637,230,625	\$331,619,138	52.04%	\$626,560,188	\$328,926,939	52.50%	5.00%
1997	\$620,940,210	\$319,247,114	51.41%	\$622,594,555	\$312,385,604	50.17%	-2.56%
1998	\$646,861,728	\$348,644,258	53.90%	\$641,930,149	\$336,138,060	52.36%	4.17%
1999	\$633,874,722	\$345,722,635	54.54%	\$628,682,407	\$366,746,670	58.34%	-2.01%
2000	\$623,565,090	\$365,644,038	58.64%	\$626,953,600	\$378,369,614	60.35%	-1.63%
2001	\$641,412,208	\$369,630,252	57.63%	\$641,462,099	\$405,980,622	63.29%	2.86%
2002	\$677,369,950	\$373,637,845	55.16%	\$669,920,852	\$393,905,842	58.80%	5.61%

PRIVATE PASSENGER AUTO LIABILITY - PROPERTY DAMAGE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$278,223,807	\$221,995,724	79.79%	\$274,749,387	\$221,595,429	80.65%	0.04%
1994	\$295,207,109	\$236,977,059	80.27%	\$292,835,562	\$241,735,409	82.55%	6.10%
1995	\$318,797,772	\$251,155,958	78.78%	\$315,716,695	\$259,977,050	82.35%	7.99%
1996	\$338,145,662	\$267,095,778	78.99%	\$329,442,117	\$272,159,321	82.61%	6.07%
1997	\$369,125,445	\$285,277,277	77.28%	\$360,477,097	\$284,835,012	79.02%	9.16%
1998	\$396,850,898	\$306,837,312	77.32%	\$389,377,186	\$310,611,571	79.77%	7.51%
1999	\$401,764,230	\$331,948,988	82.62%	\$393,888,660	\$331,926,099	84.27%	1.24%
2000	\$409,501,544	\$338,975,612	82.78%	\$406,752,043	\$349,636,212	85.96%	1.93%
2001	\$438,818,978	\$359,254,775	81.87%	\$435,702,792	\$363,422,021	83.41%	7.16%
2002	\$507,741,126	\$371,358,545	73.14%	\$484,361,369	\$371,471,878	76.69%	15.71%

PRIVATE PASSENGER AUTO - MEDICAL PAYMENTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$80,307,842	\$57,349,100	71.41%	\$94,732,142	\$58,245,861	61.48%	4.32%
1994	\$84,410,039	\$58,159,945	68.90%	\$83,129,303	\$61,013,001	73.40%	5.11%
1995	\$87,443,787	\$56,741,723	64.89%	\$87,200,395	\$55,738,331	63.92%	3.59%
1996	\$85,456,389	\$57,102,051	66.82%	\$85,492,307	\$57,359,675	67.09%	-2.27%
1997	\$81,778,686	\$55,246,855	67.56%	\$82,204,934	\$59,001,422	71.77%	-4.30%
1998	\$80,365,544	\$51,009,158	63.47%	\$80,441,038	\$30,661,218	38.12%	-1.73%
1999	\$76,164,635	\$52,647,024	69.12%	\$76,222,080	\$49,228,140	64.59%	-5.23%
2000	\$73,531,229	\$56,429,206	76.74%	\$74,181,934	\$78,022,733	105.18%	-3.46%
2001	\$79,070,478	\$59,476,661	75.22%	\$78,375,934	\$60,103,167	76.69%	7.53%
2002	\$91,459,309	\$62,981,548	68.86%	\$87,805,235	\$66,851,821	76.14%	15.67%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1993 - 2003

PRIVATE PASSENGER AUTO - UNINSURED MOTORISTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$93,123,022	\$58,492,049	62.81%	\$89,506,082	\$65,261,642	72.91%	7.73%
1994	\$99,031,832	\$59,565,786	60.15%	\$96,576,561	\$55,697,450	57.67%	6.35%
1995	\$110,150,939	\$58,363,302	52.98%	\$107,910,925	\$59,084,646	54.75%	11.23%
1996	\$109,789,410	\$55,602,774	50.64%	\$108,431,167	\$50,061,585	46.17%	-0.33%
1997	\$110,947,447	\$55,634,165	50.14%	\$110,087,910	\$59,555,794	54.10%	1.05%
1998	\$102,332,820	\$51,635,159	50.46%	\$100,928,645	\$47,397,525	46.96%	-7.76%
1999	\$98,401,171	\$49,757,593	50.57%	\$98,096,785	\$52,269,422	53.28%	-3.84%
2000	\$95,175,027	\$47,269,403	49.67%	\$95,770,797	\$48,793,029	50.95%	-3.28%
2001	\$89,141,470	\$44,839,378	50.30%	\$90,260,478	\$44,138,809	48.90%	-6.34%
2002	\$87,674,170	\$47,448,104	54.12%	\$87,363,958	\$45,474,243	52.05%	-1.65%

PRIVATE PASSENGER AUTO - UNDERINSURED MOTORISTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1994	\$7,027,109	\$4,809,680	68.44%	\$6,820,382	\$4,706,453	69.01%	N/A
1995	\$8,394,450	\$5,131,842	61.13%	\$8,005,984	\$8,637,263	107.89%	19.46%
1996	\$9,457,603	\$5,176,395	54.73%	\$9,010,805	\$7,977,103	88.53%	12.66%
1997	\$11,112,067	\$6,659,187	59.93%	\$10,780,685	\$2,968,099	27.53%	17.49%
1998	\$26,241,599	\$14,683,676	55.96%	\$25,831,580	\$30,380,951	117.61%	136.15%
1999	\$28,804,169	\$18,264,277	63.41%	\$28,778,445	\$21,213,961	73.71%	9.77%
2000	\$28,245,682	\$16,531,400	58.53%	\$28,070,928	\$3,850,480	13.72%	-1.94%
2001	\$33,256,191	\$23,151,479	69.62%	\$32,889,249	\$21,989,457	66.86%	17.74%
2002	\$37,068,173	\$20,013,040	53.99%	\$35,794,475	\$28,298,147	79.06%	11.46%

PRIVATE PASSENGER AUTO - ACCIDENTAL DEATH & DISABILITY/DISEMBLEMENT

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1994	\$1,875,593	\$607,373	32.38%	\$1,909,743	\$684,736	35.85%	N/A
1995	\$1,831,503	\$789,687	43.12%	\$1,843,357	\$859,731	46.64%	-2.35%
1996	\$1,846,521	\$927,461	50.23%	\$1,707,454	\$815,416	47.76%	0.82%
1997	\$2,265,156	\$1,030,033	45.47%	\$2,262,881	\$1,223,357	54.06%	22.67%
1998	\$2,246,438	\$867,524	38.62%	\$2,252,082	\$824,249	36.60%	-0.83%
1999	\$2,521,509	\$706,285	28.01%	\$2,336,283	\$623,230	26.68%	12.24%
2000	\$2,818,078	\$902,107	32.01%	\$2,827,011	\$933,714	33.03%	11.76%
2001	\$2,348,829	\$950,061	40.45%	\$2,305,661	\$952,532	41.31%	-16.65%
2002	\$2,628,970	\$869,788	33.08%	\$2,606,889	\$862,385	33.08%	11.93%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1993 - 2003

COMMERCIAL AUTO LIABILITY - BODILY INJURY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$163,270,191	\$95,349,340	58.40%	\$158,739,464	\$105,656,190	66.56%	2.00%
1994	\$161,314,631	\$108,418,371	67.21%	\$155,632,748	\$94,626,032	60.80%	-1.20%
1995	\$161,775,172	\$97,924,117	60.53%	\$160,884,952	\$94,116,365	58.50%	0.29%
1996	\$174,244,567	\$84,545,606	48.52%	\$172,874,372	\$94,822,696	54.85%	7.71%
1997	\$171,984,546	\$104,442,360	60.73%	\$168,621,987	\$119,272,661	70.73%	-1.30%
1998	\$160,900,817	\$114,390,916	71.09%	\$162,680,101	\$148,475,948	91.27%	-6.44%
1999	\$171,223,989	\$137,946,427	80.56%	\$173,894,056	\$126,443,689	72.71%	6.42%
2000	\$182,720,638	\$132,016,621	72.25%	\$178,571,521	\$146,759,872	82.19%	6.71%
2001	\$201,535,699	\$127,619,526	63.32%	\$192,610,379	\$140,587,106	72.99%	10.30%
2002	\$243,246,527	\$138,938,134	57.12%	\$221,630,750	\$191,066,809	86.21%	20.70%

COMMERCIAL AUTO LIABILITY - PROPERTY DAMAGE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$45,498,300	\$32,661,400	71.79%	\$44,415,443	\$36,750,592	82.74%	-1.53%
1994	\$50,710,966	\$44,981,043	88.70%	\$51,093,320	\$43,379,590	84.90%	11.46%
1995	\$54,990,867	\$41,880,084	76.16%	\$52,133,473	\$41,911,779	80.39%	8.44%
1996	\$48,846,107	\$47,058,485	96.34%	\$48,376,655	\$48,327,302	99.90%	-11.17%
1997	\$55,837,693	\$49,615,519	88.86%	\$54,135,517	\$53,794,757	99.37%	14.31%
1998	\$66,147,154	\$50,698,461	76.64%	\$67,272,299	\$52,642,792	78.25%	18.46%
1999	\$55,157,776	\$53,082,218	96.24%	\$54,934,266	\$47,592,776	86.64%	-16.61%
2000	\$70,556,568	\$53,660,974	76.05%	\$67,819,849	\$55,232,918	81.44%	27.92%
2001	\$82,992,112	\$46,399,238	55.91%	\$75,857,460	\$53,711,196	70.81%	17.62%
2002	\$84,139,767	\$45,408,262	53.97%	\$82,573,429	\$50,453,557	61.10%	1.38%

COMMERCIAL AUTO - MEDICAL PAYMENTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$10,429,570	\$4,644,912	44.54%	\$9,883,375	\$2,056,653	20.81%	137.66%
1994	\$5,165,165	\$1,494,178	28.93%	\$5,123,143	\$1,471,149	28.72%	-50.48%
1995	\$4,550,908	\$2,111,664	46.40%	\$4,529,433	\$2,130,590	47.04%	-11.89%
1996	\$4,755,698	\$1,189,247	25.01%	\$4,758,818	\$2,222,266	46.70%	4.50%
1997	\$5,065,938	\$1,432,951	28.29%	\$4,742,270	\$1,424,447	30.04%	6.52%
1998	\$5,174,958	\$1,136,802	21.97%	\$5,071,428	\$2,069,273	40.80%	2.15%
1999	\$5,150,723	\$1,255,595	24.38%	\$4,984,423	\$900,293	18.06%	-0.47%
2000	\$5,452,319	\$1,711,001	31.38%	\$5,319,882	\$1,686,721	31.71%	5.86%
2001	\$11,531,399	\$1,547,977	13.42%	\$9,008,916	\$1,985,357	22.04%	111.50%
2002	\$6,935,551	\$1,398,901	20.17%	\$8,773,033	\$946,477	10.79%	-39.86%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1993 - 2003

COMMERCIAL AUTO.- UNINSURED MOTORISTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$8,246,313	\$5,095,558	61.79%	\$7,710,872	\$4,429,326	57.44%	31.87%
1994	\$7,343,128	\$2,924,554	39.83%	\$6,895,551	\$3,981,030	57.73%	-10.95%
1995	\$8,176,919	\$2,999,106	36.68%	\$7,805,383	\$2,990,686	38.32%	11.35%
1996	\$8,744,653	\$3,141,410	35.92%	\$8,618,894	\$4,767,039	55.31%	6.94%
1997	\$8,893,004	\$3,594,451	40.42%	\$8,650,736	\$6,923,215	80.03%	1.70%
1998	\$11,887,987	\$12,840,382	108.01%	\$11,478,705	\$11,223,304	97.78%	33.68%
1999	\$12,583,698	\$5,168,322	41.07%	\$11,707,326	\$3,637,169	31.07%	5.85%
2000	\$15,270,078	\$8,594,383	56.28%	\$13,888,371	\$14,283,705	102.85%	21.35%
2001	\$27,286,933	\$10,902,707	39.96%	\$26,496,932	\$15,098,737	56.98%	78.70%
2002	\$16,017,473	\$7,714,719	48.16%	\$16,397,727	\$8,626,258	52.61%	-41.30%

PRIVATE PASSENGER AUTO - COMPREHENSIVE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$269,353,523	\$167,048,655	62.02%	\$267,472,024	\$169,144,814	63.24%	6.06%
1994	\$275,303,849	\$177,549,750	64.49%	\$273,158,060	\$176,641,025	64.67%	2.21%
1995	\$291,018,980	\$186,757,394	64.17%	\$284,800,878	\$195,365,580	68.60%	5.71%
1996	\$304,873,809	\$190,734,075	62.56%	\$300,345,936	\$193,765,391	64.51%	4.76%
1997	\$323,189,240	\$174,180,179	53.89%	\$293,770,514	\$174,096,636	59.26%	6.01%
1998	\$342,398,577	\$212,672,107	62.11%	\$335,549,588	\$215,183,553	64.13%	5.94%
1999	\$357,919,833	\$237,584,072	66.38%	\$353,138,409	\$239,784,932	67.90%	4.53%
2000	\$364,645,586	\$207,401,164	56.88%	\$362,479,868	\$212,909,222	58.74%	1.88%
2001	\$389,581,471	\$515,333,582	132.28%	\$384,414,330	\$516,446,685	134.35%	6.84%
2002	\$418,524,602	\$240,420,486	57.44%	\$410,002,827	\$239,231,356	58.35%	7.43%

PRIVATE PASSENGER AUTO - COLLISION

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$409,655,501	\$260,607,557	63.62%	\$406,159,838	\$259,316,047	63.85%	-0.75%
1994	\$427,697,115	\$280,745,233	65.64%	\$419,669,872	\$282,310,582	67.27%	4.40%
1995	\$460,925,434	\$326,530,219	70.84%	\$450,454,482	\$324,864,872	72.12%	7.77%
1996	\$515,156,833	\$355,450,609	69.00%	\$497,484,409	\$358,724,186	72.11%	11.77%
1997	\$567,666,484	\$378,633,902	66.70%	\$576,673,957	\$381,514,405	66.16%	10.19%
1998	\$608,489,399	\$368,631,453	60.58%	\$591,786,562	\$370,758,205	62.65%	7.19%
1999	\$659,157,259	\$409,537,080	62.13%	\$643,519,443	\$399,431,024	62.07%	8.33%
2000	\$680,511,713	\$437,468,761	64.29%	\$673,852,841	\$447,521,657	66.41%	3.24%
2001	\$739,147,615	\$480,638,513	65.03%	\$728,930,013	\$483,443,316	66.32%	8.62%
2002	\$782,499,050	\$474,880,795	60.69%	\$774,073,704	\$476,914,243	61.61%	5.87%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1993 - 2003

COMMERCIAL AUTO - COMPREHENSIVE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$38,290,002	\$23,971,461	62.61%	\$37,754,137	\$25,441,523	67.39%	4.44%
1994	\$42,187,666	\$22,679,749	53.76%	\$41,155,244	\$25,218,550	61.28%	10.18%
1995	\$48,669,831	\$26,509,492	54.47%	\$46,541,017	\$28,327,792	60.87%	15.37%
1996	\$44,393,940	\$24,707,805	55.66%	\$44,342,721	\$20,519,742	46.28%	-8.79%
1997	\$46,697,007	\$24,230,095	51.89%	\$47,739,083	\$24,811,825	51.97%	5.19%
1998	\$45,082,257	\$29,762,952	66.02%	\$44,157,562	\$29,742,322	67.35%	-3.46%
1999	\$50,910,133	\$29,014,889	56.99%	\$49,128,126	\$31,013,616	63.13%	12.93%
2000	\$49,974,077	\$28,598,278	57.23%	\$48,409,225	\$29,317,786	60.56%	-1.84%
2001	\$60,069,425	\$60,624,955	100.92%	\$56,196,985	\$60,853,849	108.29%	20.20%
2002	\$59,195,204	\$23,883,950	40.35%	\$57,778,388	\$25,319,207	43.82%	-1.46%

COMMERCIAL AUTO - COLLISION

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$51,913,454	\$27,601,358	53.17%	\$47,941,802	\$27,988,064	58.38%	5.33%
1994	\$58,995,515	\$32,632,725	55.31%	\$55,093,549	\$34,323,060	62.30%	13.64%
1995	\$63,171,140	\$37,529,294	59.41%	\$59,657,574	\$38,288,589	64.18%	7.08%
1996	\$67,734,881	\$47,315,361	69.85%	\$67,428,116	\$47,271,877	70.11%	7.22%
1997	\$67,132,421	\$54,739,166	81.54%	\$66,626,226	\$55,342,006	83.06%	-0.89%
1998	\$65,222,737	\$49,906,582	76.52%	\$66,263,740	\$49,202,803	74.25%	-2.84%
1999	\$71,556,751	\$54,438,098	76.08%	\$70,463,221	\$55,153,617	78.27%	9.71%
2000	\$78,903,780	\$54,827,878	69.49%	\$78,036,336	\$55,171,473	70.70%	10.27%
2001	\$89,023,604	\$59,840,556	67.22%	\$83,770,150	\$58,876,439	70.28%	12.83%
2002	\$100,617,350	\$49,031,878	48.73%	\$94,879,197	\$55,532,374	58.53%	13.02%

TOTAL PRIVATE PASSENGER AUTO

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$1,669,333,365	\$1,086,762,268	65.10%	\$1,654,092,332	\$1,132,310,808	68.46%	4.55%
1994	\$1,767,030,396	\$1,158,702,013	65.57%	\$1,730,626,158	\$1,189,863,291	68.75%	5.85%
1995	\$1,885,459,500	\$1,228,843,600	65.17%	\$1,851,461,342	\$1,259,453,924	68.02%	6.70%
1996	\$2,001,956,852	\$1,263,708,281	63.12%	\$1,958,474,383	\$1,269,789,616	64.84%	6.18%
1997	\$2,087,024,735	\$1,275,908,712	61.14%	\$2,058,852,533	\$1,275,580,329	61.96%	4.25%
1998	\$2,205,787,003	\$1,354,980,647	61.43%	\$2,168,096,830	\$1,341,955,332	61.90%	5.69%
1999	\$2,258,607,528	\$1,446,167,954	64.03%	\$2,224,662,512	\$1,461,223,478	65.68%	2.39%
2000	\$2,277,993,949	\$1,470,621,691	64.56%	\$2,270,889,022	\$1,520,036,661	66.94%	0.86%
2001	\$2,412,777,240	\$1,853,274,701	76.81%	\$2,394,340,556	\$1,896,476,609	79.21%	5.92%
2002	\$2,604,965,350	\$1,591,610,151	61.10%	\$2,551,929,309	\$1,623,009,915	63.60%	7.97%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1993 - 2003

TOTAL COMMERCIAL AUTO

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$317,647,830	\$189,324,029	59.60%	\$306,445,093	\$202,322,348	66.02%	4.88%
1994	\$325,717,071	\$213,130,620	65.43%	\$314,993,555	\$202,999,411	64.45%	2.54%
1995	\$341,334,837	\$208,953,757	61.22%	\$331,551,832	\$207,765,801	62.66%	4.79%
1996	\$348,719,846	\$207,957,914	59.63%	\$346,399,576	\$217,930,922	62.91%	2.16%
1997	\$355,610,609	\$238,054,542	66.94%	\$350,515,819	\$261,568,911	74.62%	1.98%
1998	\$354,415,910	\$258,736,095	73.00%	\$356,923,835	\$293,356,442	82.19%	-0.34%
1999	\$366,583,070	\$280,905,549	76.63%	\$365,111,418	\$264,741,160	72.51%	3.43%
2000	\$402,877,460	\$279,409,135	69.35%	\$392,045,184	\$302,452,475	77.15%	9.90%
2001	\$472,439,172	\$306,934,959	64.97%	\$443,940,822	\$331,112,684	74.58%	17.27%
2002	\$510,151,872	\$266,375,844	52.22%	\$482,032,524	\$331,944,682	68.86%	7.98%

AIRCRAFT

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$23,881,727	\$11,320,840	47.40%	\$21,675,523	\$12,404,611	57.23%	34.85%
1994	\$27,187,100	\$12,749,821	46.90%	\$25,441,809	\$12,864,017	50.56%	13.84%
1995	\$30,513,123	\$12,404,447	40.65%	\$28,369,934	\$12,733,032	44.88%	12.23%
1996	\$28,376,134	\$14,857,891	52.36%	\$27,103,640	\$63,965,013	236.00%	-7.00%
1997	\$32,651,601	\$9,811,637	30.05%	\$34,382,887	\$18,250,569	53.08%	15.07%
1998	\$21,793,236	\$14,567,903	66.85%	\$22,894,285	\$32,152,939	-140.44%	-33.26%
1999	\$18,305,734	\$17,855,086	97.54%	\$17,721,635	\$7,696,761	43.43%	-16.00%
2000	\$24,354,600	\$10,943,494	44.93%	\$22,356,640	\$10,965,605	49.05%	33.04%
2001	\$24,527,934	\$10,773,107	43.92%	\$23,888,665	\$19,821,446	82.97%	0.71%
2002	\$36,587,756	\$15,865,058	43.36%	\$32,915,282	\$16,682,735	50.68%	49.17%

FIDELITY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$20,789,638	\$5,300,443	25.50%	\$21,221,255	\$4,740,043	22.34%	-13.17%
1994	\$21,407,949	\$7,004,396	32.72%	\$21,080,186	\$8,197,764	38.89%	2.97%
1995	\$19,384,300	\$6,820,074	35.18%	\$20,464,503	\$8,301,729	40.57%	-9.45%
1996	\$18,424,402	\$4,542,188	24.65%	\$18,880,127	\$1,823,746	9.66%	-4.95%
1997	\$16,661,768	\$3,734,549	22.41%	\$17,185,927	\$2,748,986	16.00%	-9.57%
1998	\$15,608,280	\$5,928,944	37.99%	\$15,962,070	\$4,554,130	28.53%	-6.32%
1999	\$14,123,609	\$6,224,815	44.07%	\$14,941,764	\$8,442,087	56.50%	-9.51%
2000	\$15,509,294	\$3,830,017	24.69%	\$14,880,294	\$10,920,874	73.39%	9.81%
2001	\$16,607,341	\$10,929,057	65.81%	\$16,028,683	\$9,809,969	61.20%	7.08%
2002	\$19,810,174	\$12,640,539	63.81%	\$18,100,444	\$10,469,708	57.84%	19.29%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1993 - 2003

SURETY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$37,652,116	\$5,389,528	14.31%	\$36,186,993	\$2,914,672	8.05%	18.41%
1994	\$38,464,214	\$11,331,149	29.46%	\$39,081,429	\$15,786,170	40.39%	2.16%
1995	\$44,185,135	\$6,401,002	14.49%	\$40,859,665	\$8,646,990	21.16%	14.87%
1996	\$46,047,422	\$4,808,588	10.44%	\$44,740,665	\$8,888,857	19.87%	4.21%
1997	\$44,185,545	\$7,949,584	17.99%	\$46,329,364	\$4,622,646	9.98%	-4.04%
1998	\$44,876,648	\$12,146,902	27.07%	\$44,627,189	\$12,447,378	27.89%	1.56%
1999	\$44,715,951	\$13,763,343	30.78%	\$45,065,164	\$13,579,751	30.13%	-0.36%
2000	\$47,048,523	\$7,316,590	15.55%	\$44,606,734	\$8,531,677	19.13%	5.22%
2001	\$52,187,453	\$9,022,254	17.29%	\$48,755,658	\$13,952,137	28.62%	10.92%
2002	\$55,933,530	\$9,187,530	16.43%	\$54,757,917	\$10,751,797	19.64%	7.18%

GLASS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$237,415	\$73,901	31.13%	\$247,793	\$77,528	31.29%	-32.28%
1994	\$236,899	\$93,338	39.40%	\$234,426	\$99,492	42.44%	-0.22%
1995	\$177,264	\$100,112	56.48%	\$194,906	\$97,160	49.85%	-25.17%
1996	\$148,861	\$49,215	33.06%	\$149,209	\$50,788	34.04%	-16.02%
1997	\$67,377	\$24,566	36.46%	\$69,874	\$19,204	27.48%	-54.74%
1998	\$24,224	\$19,906	82.17%	\$26,693	\$16,740	62.71%	-64.05%
1999	\$22,420	\$11,557	51.55%	\$23,363	\$9,450	40.45%	-7.45%
2000	\$22,197	\$21,935	98.82%	\$22,513	\$20,507	91.09%	-0.99%
2001	\$13,724	\$2,999	21.85%	\$17,323	\$5,285	30.51%	-38.17%
2002	\$13,374	\$4,358	32.59%	\$16,260	\$3,206	19.72%	-2.55%

BURGLARY & THEFT

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$3,141,406	\$397,383	12.65%	\$2,997,401	\$357,634	11.93%	25.80%
1994	\$3,461,662	\$5,214,181	150.63%	\$3,321,080	\$607,466	18.29%	10.19%
1995	\$3,444,223	\$399,196	11.59%	\$3,403,449	\$478,084	14.05%	-0.50%
1996	\$3,551,635	\$525,540	14.80%	\$3,573,080	\$555,000	15.53%	3.12%
1997	\$3,131,686	\$489,905	15.64%	\$3,067,547	\$552,013	18.00%	-11.82%
1998	\$3,446,266	\$519,110	15.06%	\$3,490,892	\$442,613	12.68%	10.05%
1999	\$2,931,884	\$443,149	15.11%	\$3,207,174	\$966,570	30.14%	-14.93%
2000	\$3,081,965	\$634,670	20.59%	\$2,918,589	\$671,980	23.02%	5.12%
2001	\$3,465,977	\$562,918	16.24%	\$3,228,055	\$768,490	23.81%	12.46%
2002	\$2,446,545	\$562,171	22.98%	\$2,949,704	\$506,458	17.17%	-29.41%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1993 - 2003

BOILER & MACHINERY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$12,664,880	\$44,030,320	347.66%	\$12,379,425	\$4,957,301	40.04%	3.55%
1994	\$12,895,272	\$28,410,271	220.32%	\$13,114,894	\$6,123,689	46.69%	1.82%
1995	\$13,970,737	\$6,047,760	43.29%	\$13,476,549	-\$20,034	-0.15%	8.34%
1996	\$13,697,047	\$3,609,029	26.35%	\$13,602,095	\$6,852,196	50.38%	-1.96%
1997	\$13,565,555	\$5,809,423	42.82%	\$13,921,591	\$2,221,182	15.95%	-0.96%
1998	\$12,235,704	\$6,110,937	49.94%	\$12,969,039	\$10,182,133	78.51%	-9.80%
1999	\$12,444,627	\$12,692,529	101.99%	\$12,488,255	\$21,046,277	168.53%	1.71%
2000	\$14,261,342	\$3,317,833	23.26%	\$12,932,220	-\$2,469,296	-19.09%	14.60%
2001	\$18,078,330	\$7,629,302	42.20%	\$15,769,749	\$4,214,136	26.72%	26.76%
2002	\$22,118,305	\$4,126,311	18.66%	\$20,782,333	\$12,486,750	60.08%	22.35%

CREDIT PROPERTY (Excluding V.S.I.)

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$1,353,498	\$141,853	10.48%	\$1,547,235	-\$245,133	-15.84%	14.69%
1994	\$1,756,268	\$1,114,070	63.43%	\$1,804,177	\$1,091,970	60.52%	29.76%
1995	\$1,905,905	\$84,943	4.46%	\$1,647,784	\$164,882	10.01%	8.52%
1996	\$554,498	\$326,784	58.93%	\$1,366,742	\$410,871	30.06%	-70.91%
1997	\$1,193,796	\$146,814	12.30%	\$1,314,669	\$233,156	17.73%	115.29%
1998	\$6,605,873	\$2,241,229	33.93%	\$5,772,111	\$2,364,946	40.97%	453.35%
1999	\$4,022,127	\$995,437	24.75%	\$3,770,438	\$922,850	24.48%	-39.11%
2000	\$4,621,586	\$1,303,384	28.20%	\$4,579,044	\$1,243,883	27.16%	14.90%
2001	\$5,292,936	\$1,335,927	25.24%	\$4,804,226	\$1,543,533	32.13%	14.53%
2002	\$8,240,190	\$3,116,249	37.82%	\$7,558,084	\$3,722,489	49.25%	55.68%

CREDIT CASUALTY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$5,863,402	\$2,788,282	47.55%	\$7,639,842	\$2,838,430	37.15%	-36.58%
1994	\$3,909,767	\$787,727	20.15%	\$3,509,834	\$378,194	10.78%	-33.32%
1995	\$5,711,836	\$714,481	12.51%	\$4,279,965	\$1,887,848	44.11%	46.09%
1996	\$4,870,263	\$817,514	16.79%	\$4,800,365	\$512,346	10.67%	-14.73%
1997	\$2,976,936	\$852,958	28.65%	\$2,943,276	\$1,784,517	60.63%	-38.88%
1998	\$4,304,315	\$1,096,900	25.48%	\$4,139,593	\$1,010,308	24.41%	44.59%
1999	\$2,728,060	\$1,620,385	59.40%	\$2,427,579	\$1,692,055	69.70%	-36.62%
2000	\$2,189,505	\$869,015	39.69%	\$2,149,275	\$711,213	33.09%	-19.74%
2001	\$2,895,383	\$2,374,515	82.01%	\$2,916,217	\$3,545,287	121.57%	32.24%
2002	\$2,054,509	\$1,621,731	78.94%	\$2,153,834	-\$547,129	-25.40%	-29.04%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1993 - 2003

CREDIT UNEMPLOYMENT

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$9,730,127	\$2,342,222	24.07%	\$9,811,103	\$2,505,671	25.54%	11.19%
1994	\$11,144,186	\$2,084,737	18.71%	\$11,641,121	\$2,239,630	19.24%	14.53%
1995	\$8,555,054	\$1,381,565	16.15%	\$8,613,746	\$2,059,357	23.91%	-23.23%
1996	\$9,784,655	\$1,712,505	17.50%	\$9,091,452	\$1,481,760	16.30%	14.37%
1997	\$6,887,598	\$1,258,020	18.27%	\$6,475,883	\$1,283,196	19.81%	-29.61%
1998	\$11,973,030	\$1,236,934	10.33%	\$11,179,445	\$943,694	8.44%	73.83%
1999	\$12,273,404	\$813,808	6.63%	\$10,340,093	\$785,889	7.60%	2.51%
2000	\$11,931,556	\$783,341	6.57%	\$10,557,170	\$921,028	8.72%	-2.79%
2001	\$14,020,852	\$1,350,787	9.63%	\$13,416,587	\$1,569,819	11.70%	17.51%
2002	\$10,122,498	\$1,464,261	14.47%	\$11,240,982	\$1,769,739	15.74%	-27.80%

VSI/COLLATERAL PROTECTION

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$1,938,678	\$885,278	45.66%	\$1,910,544	\$909,866	47.62%	91.74%
1994	\$5,514,979	\$1,912,452	34.68%	\$3,831,215	\$2,036,231	53.15%	184.47%
1995	\$5,112,315	\$2,634,564	51.53%	\$5,107,536	\$2,760,915	54.06%	-7.30%
1996	-\$407,579	\$810,297	-198.81%	\$1,196,086	\$707,131	59.12%	-107.97%
1997	\$146,349	\$18,109	12.37%	\$159,469	\$21,631	13.56%	-135.91%
1998	\$2,723,059	\$1,259,842	46.27%	\$2,481,192	\$1,282,768	51.70%	1760.66%
1999	\$2,607,075	\$3,174,274	121.76%	\$3,978,045	\$3,339,244	83.94%	-4.26%
2000	\$5,542,818	\$1,942,385	35.04%	\$5,398,661	\$1,967,698	36.45%	112.61%
2001	\$1,848,208	\$1,558,707	84.34%	\$2,526,542	\$1,361,141	53.87%	-66.66%
2002	\$4,397,638	\$2,216,846	50.41%	\$4,334,712	\$2,690,442	62.07%	137.94%

MORTGAGE GUARANTY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$24,123,502	\$3,034,778	12.58%	\$23,050,665	\$5,420,761	23.52%	13.19%
1994	\$25,464,268	\$2,242,214	8.81%	\$26,298,010	\$5,550,707	21.11%	5.56%
1995	\$31,756,306	\$1,914,572	6.03%	\$32,887,530	\$8,109,516	24.66%	24.71%
1996	\$37,185,182	\$2,543,313	6.84%	\$39,487,294	\$9,973,564	25.26%	17.10%
1997	\$42,274,964	\$4,461,227	10.55%	\$44,637,819	\$11,868,114	26.59%	13.69%
1998	\$45,033,210	\$4,435,194	9.85%	\$47,198,759	\$11,200,172	23.73%	6.52%
1999	\$49,829,928	\$5,584,544	11.21%	\$50,701,893	\$10,501,146	20.71%	10.65%
2000	\$58,823,156	\$5,734,203	9.75%	\$58,588,174	\$12,848,344	21.93%	18.05%
2001	\$65,537,136	\$8,399,925	12.82%	\$64,081,638	\$18,765,529	29.28%	11.41%
2002	\$72,339,013	\$15,778,345	21.81%	\$72,806,617	\$30,744,167	42.23%	10.38%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1993 - 2003

REAL ESTATE MALPRACTICE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$332,664	\$185,089	55.64%	\$316,333	\$123,417	39.01%	54.22%
1994	\$721,963	\$48,015	6.65%	\$591,594	\$344,609	58.25%	117.02%
1995	\$816,737	\$117,892	14.43%	\$769,978	\$248,795	32.31%	13.13%
1996	\$657,869	\$109,746	16.68%	\$686,562	\$289,707	42.20%	-19.45%
1997	\$619,604	\$94,749	15.29%	\$651,641	\$402,297	61.74%	-5.82%
1998	\$1,559,815	\$133,951	8.59%	\$1,688,776	\$435,667	25.80%	151.74%
1999	\$412,988	\$354,046	85.73%	\$117,643	-\$297,986	-253.30%	-73.52%
2000	\$450,419	\$113,223	25.14%	\$80,699	\$16,082	19.93%	9.06%
2001	\$627,684	\$70,183	11.18%	-\$274,156	\$133,283	-48.62%	39.36%
2002	\$1,115,765	\$50,536	4.53%	-\$86,912	\$181,353	-208.66%	77.76%

UMBRELLA

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1994	\$28,174,744	\$18,349,583	65.13%	\$21,633,065	\$22,218,604	102.71%	N/A
1995	\$34,394,903	\$10,458,927	30.41%	\$30,085,107	\$30,584,181	101.66%	22.08%
1996	\$31,255,659	\$14,645,763	46.86%	\$25,240,725	\$14,662,020	58.09%	-9.13%
1997	\$28,943,885	\$15,900,724	54.94%	\$24,146,729	\$28,576,226	118.34%	-7.40%
1998	\$28,730,400	\$6,559,138	22.83%	\$23,937,604	\$3,843,793	16.06%	-0.74%
1999	\$24,423,678	\$27,894,752	114.21%	\$17,618,014	\$29,340,139	166.53%	-14.99%
2000	\$28,987,360	\$70,831,728	244.35%	\$18,322,617	\$3,075,688	16.79%	18.69%
2001	\$56,069,299	\$58,374,089	104.11%	\$53,084,536	\$16,490,833	31.07%	93.43%
2002	\$50,204,464	\$48,313,590	96.23%	\$54,525,460	\$79,159,808	145.18%	-10.46%

OTHER SPECIFIC

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$6,485,598	\$5,611,309	86.52%	\$7,545,032	\$5,285,889	70.06%	35.55%
1994	\$4,575,834	\$3,975,332	86.88%	\$4,901,381	\$4,470,703	91.21%	-29.45%
1995	\$6,216,124	\$17,001,433	273.51%	\$5,739,175	\$3,103,945	54.08%	35.85%
1996	\$6,872,875	\$3,466,379	50.44%	\$5,195,399	\$4,175,468	80.37%	10.57%
1997	\$8,268,306	\$863,291	10.44%	\$6,927,457	\$3,818,248	55.12%	20.30%
1998	\$8,065,713	\$837,238	10.38%	\$7,739,932	\$8,738,403	112.90%	-2.45%
1999	\$7,468,656	\$510,319	6.83%	\$8,020,608	\$4,418,353	55.09%	-7.40%
2000	\$2,536,931	\$252,626	9.96%	\$2,983,503	-\$2,871,365	-96.24%	-66.03%
2001	\$3,904,169	\$917,838	23.51%	\$3,264,664	\$416,784	12.77%	53.89%
2002	\$4,401,038	\$3,160,282	71.81%	\$4,640,064	\$2,305,714	49.69%	12.73%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1993 - 2003

TITLE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$27,559,136	\$3,108,909	11.28%	\$25,054,682	\$4,652,087	18.57%	24.97%
1994	\$41,640,221	\$2,573,367	6.18%	\$38,787,806	\$3,284,930	8.47%	51.09%
1995	\$27,742,434	\$4,214,010	15.19%	\$26,817,564	\$3,593,074	13.40%	-33.38%
1996	\$30,645,562	\$4,117,061	13.43%	\$29,519,898	\$4,238,831	14.36%	10.46%
1997	\$28,838,886	\$5,403,210	18.74%	\$28,654,098	\$7,832,316	27.33%	-5.90%
1998	\$36,425,182	\$6,451,162	17.71%	\$34,348,275	\$4,641,605	13.51%	26.31%
1999	\$44,408,661	\$3,697,573	8.33%	\$40,899,376	\$4,015,647	9.82%	21.92%
2000	\$35,358,137	\$5,105,394	14.44%	\$34,653,454	\$5,716,466	16.50%	-20.38%
2001	\$46,369,604	\$6,216,267	13.41%	\$42,753,213	\$8,215,185	19.22%	31.14%
2002	\$56,193,644	\$8,400,109	14.95%	\$50,303,061	\$6,998,702	13.91%	21.19%

PROFESSIONAL LIABILITY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1994	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1995	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1996	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1997	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1998	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000	\$9,177,476	\$2,124,486	23.15%	\$7,805,405	\$1,107,341	14.19%	N/A
2001	\$22,599,332	\$6,540,528	28.94%	\$21,321,909	\$5,973,834	28.02%	146.25%
2002	\$43,151,574	\$20,435,766	47.36%	\$41,338,161	\$23,229,104	56.19%	90.94%

LAWYERS MALPRACTICE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$12,862,384	\$2,706,993	21.05%	\$13,214,324	\$10,510,114	79.54%	0.05%
1994	\$16,489,175	\$12,885,604	78.15%	\$15,654,256	\$15,863,938	101.34%	28.20%
1995	\$15,119,433	\$9,275,628	61.35%	\$16,142,706	\$11,619,877	71.98%	-8.31%
1996	\$13,807,557	\$13,582,154	98.37%	\$14,103,128	\$7,300,262	51.76%	-8.68%
1997	\$14,580,412	\$4,934,072	33.84%	\$13,614,619	\$8,059,195	59.20%	5.60%
1998	\$12,554,951	\$5,449,457	43.40%	\$12,992,850	\$14,448,916	111.21%	-13.89%
1999	\$12,175,030	\$4,989,301	40.98%	\$11,697,769	\$13,354,679	114.16%	-3.03%
2000	\$11,026,795	\$6,608,784	59.93%	\$9,915,755	\$18,393,921	-185.50%	-9.43%
2001	\$13,576,133	\$4,525,205	33.33%	\$14,770,445	\$4,631,875	31.36%	23.12%
2002	\$22,421,353	\$5,405,834	24.11%	\$20,394,255	\$5,182,568	25.41%	65.15%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1993 - 2003

NATIONAL FLOOD INSURANCE PROGRAM

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1994	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1995	\$3,823,567	\$8,437,343	220.67%	\$3,410,834	\$10,010,788	293.50%	N/A
1996	\$3,660,460	\$2,906,573	79.40%	\$3,386,448	\$1,041,535	30.76%	-4.27%
1997	\$5,788,706	\$966,238	16.69%	\$5,315,715	\$1,795,250	33.77%	58.14%
1998	\$7,237,604	\$5,295,503	73.17%	\$6,904,395	\$6,905,757	100.02%	25.03%
1999	\$7,468,216	\$6,034,590	80.80%	\$7,126,133	\$3,144,371	44.12%	3.19%
2000	\$7,798,273	\$5,093,561	65.32%	\$7,963,507	\$5,360,502	67.31%	4.42%
2001	\$8,666,186	\$3,652,229	42.14%	\$8,551,577	\$3,617,176	42.30%	11.13%
2002	\$9,194,070	\$4,930,114	53.62%	\$8,904,742	\$4,650,776	52.23%	6.09%

FEDERAL CROP INSURANCE CORPORATION

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1993	\$9,500,373	\$33,910,594	356.94%	\$8,394,691	\$32,870,989	391.57%	-25.68%
1994	\$17,456,401	\$8,626,540	49.42%	\$17,344,477	\$8,529,057	49.17%	83.74%
1995	\$21,784,352	\$19,497,986	89.50%	\$21,755,456	\$26,435,507	121.51%	24.79%
1996	\$33,237,322	\$24,464,395	73.61%	\$33,183,639	\$18,590,149	56.02%	52.57%
1997	\$32,782,782	\$9,345,408	28.51%	\$32,832,401	\$9,104,392	27.73%	-1.37%
1998	\$43,899,583	\$18,687,852	42.57%	\$43,867,312	\$23,143,691	52.76%	33.91%
1999	\$48,808,826	\$41,143,914	84.30%	\$48,866,763	\$49,717,359	101.74%	11.18%
2000	\$59,367,050	\$35,612,036	59.99%	\$59,356,875	\$30,472,254	51.34%	21.63%
2001	\$60,072,083	\$70,549,109	117.44%	\$56,963,051	\$71,323,017	125.21%	1.19%
2002	\$75,790,478	\$57,714,814	76.15%	\$73,805,256	\$71,830,107	97.32%	26.17%

**TOTAL
PROPERTY & CASUALTY
INSURANCE BY
LINE OF BUSINESS**

MISSOURI DEPARTMENT OF INSURANCE
2002 PAGE 24 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTALS BY LINE OF BUSINESS

LINE NUMBER OF BUSINESS	LINE DESCRIPTION	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1A	DWELLING FIRE & ALLIED LINES	0.85%	\$62,667,756	\$58,251,371	\$32,780,080	\$36,340,271	62.39%
1B	COMMERCIAL FIRE & ALLIED LINES	1.88%	\$138,247,272	\$126,571,650	\$51,698,363	\$52,423,402	41.42%
1C	FARM FIRE & ALLIED LINES	0.03%	\$2,376,580	\$2,422,017	\$1,596,888	\$1,543,928	63.75%
3	FARMOWNERS MULTI-PERIL	1.03%	\$75,905,950	\$73,795,761	\$47,921,208	\$43,876,813	59.46%
4A	HOMEOWNERS MULTI-PERIL	10.33%	\$760,159,499	\$705,582,101	\$604,121,481	\$563,635,429	79.88%
4B	DWELLING OWNERS MULTI-PERIL (ACV)	0.51%	\$37,749,554	\$35,295,928	\$28,993,859	\$26,868,025	76.12%
5	COMMERCIAL MULTI-PERIL	7.11%	\$523,399,718	\$490,498,672	\$290,946,242	\$259,245,841	52.85%
6	MOBILE HOMES	0.31%	\$23,022,489	\$22,268,087	\$11,895,558	\$11,881,543	53.36%
7	GROWING CROPS	0.07%	\$5,202,935	\$5,202,935	\$2,626,045	\$2,623,289	50.42%
8	OCEAN MARINE	0.48%	\$35,682,058	\$34,189,872	\$20,943,863	\$42,671,435	124.81%
9	INLAND MARINE (INCL AUTO CARGO)	2.45%	\$179,895,286	\$168,325,651	\$65,809,176	\$68,367,232	40.62%
10	FINANCIAL GUARANTY	0.26%	\$19,480,703	\$10,386,087	\$609,175	\$615,534	-5.93%
11A	MED MAL - PHYSICIANS & SURGEONS	1.56%	\$114,887,033	\$104,672,745	\$80,156,185	\$123,655,348	118.14%
11B	MED MAL - DENTISTS	0.06%	\$4,458,209	\$4,336,659	\$2,443,938	\$3,014,033	69.50%
11C	MED MAL - NURSES	0.01%	\$520,559	\$644,834	\$1,250	\$475,689	-73.77%
11D	MED MAL - HOSPITALS	0.46%	\$34,124,626	\$29,340,028	\$19,174,786	\$27,119,153	92.43%
11E	MED MAL - MANAGED CARE ORG E & O	0.00%	\$0	\$17,419	\$273,600	\$286,480	1644.64%
11F	MED MAL - OTHER	0.24%	\$17,925,911	\$17,094,679	\$7,344,771	\$15,054,044	88.06%
12	EARTHQUAKE	0.73%	\$53,581,635	\$50,831,358	\$9,609	\$198,969	0.39%
14	ALL ACCIDENT & HEALTH	4.66%	\$342,995,055	\$329,622,631	\$175,435,656	\$177,326,811	53.80%
16	DIRECT WORKERS COMPENSATION	11.05%	\$812,939,830	\$781,621,057	\$442,071,631	\$551,143,597	70.51%
17A	OTHER LIABILITY - BI & PD	5.78%	\$425,257,409	\$357,514,322	\$160,289,263	\$255,525,107	71.47%
17B	OTHER LIABILITY - WARRANTY	0.35%	\$25,494,405	\$26,260,804	\$29,052,221	\$28,724,806	109.38%
17C	EXCESS WORKERS COMPENSATION	0.18%	\$13,379,697	\$14,284,699	\$4,077,498	\$6,444,068	-45.11%
18	PRODUCTS LIABILITY	0.50%	\$36,491,980	\$35,577,671	\$41,543,590	\$90,157,049	253.41%
19A1	PRIV PASS AUTO LIA BODILY INJURY	9.21%	\$677,369,950	\$669,920,852	\$373,637,845	\$393,905,842	58.80%
19A2	PRIV PASS AUTO LIA PROP DAMAGE	6.90%	\$507,741,126	\$484,361,369	\$371,358,545	\$371,471,878	76.69%
19A3	PRIV PASS AUTO MED PAYMENTS	1.24%	\$91,459,309	\$87,805,235	\$62,981,548	\$66,851,821	76.14%
19A4	PRIV PASS UNINSURED MOTORISTS	1.19%	\$87,674,170	\$87,363,958	\$47,448,104	\$45,474,243	52.05%
19A5	PRIV PASS UNDERINSURED MOTORISTS	0.50%	\$37,068,173	\$35,794,475	\$20,013,040	\$28,298,147	79.06%
19A6	PRIV PASS ACC DEATH & DISAB/DISM	0.04%	\$2,628,970	\$2,606,889	\$869,788	\$862,385	33.08%
19B1	COMM AUTO LIA BODILY INJURY	3.31%	\$243,246,527	\$221,630,750	\$138,938,134	\$191,066,809	86.21%
19B2	COMM AUTO LIA PROP DAMAGE	1.14%	\$84,139,767	\$82,573,429	\$45,408,262	\$50,453,557	61.10%
19B3	COMM AUTO MED PAYMENTS	0.09%	\$6,935,551	\$8,773,033	\$1,398,901	\$946,477	10.79%
19B4	COMM AUTO UNINSURED MOTORISTS	0.22%	\$16,017,473	\$16,397,727	\$7,714,719	\$8,626,258	52.61%
21A1	PRIV PASS AUTO COMPREHENSIVE	5.69%	\$418,524,602	\$410,002,827	\$240,420,486	\$239,231,356	58.35%
21A2	PRIV PASS AUTO COLLISION	10.64%	\$782,499,050	\$774,073,704	\$474,880,795	\$476,914,243	61.61%
21B1	COMM AUTO COMPREHENSIVE	0.80%	\$59,195,204	\$57,778,388	\$23,883,950	\$25,319,207	43.82%
21B2	COMM AUTO COLLISION	1.37%	\$100,617,350	\$94,879,197	\$49,031,878	\$55,532,374	58.53%
22	AIRCRAFT	0.50%	\$36,587,756	\$32,915,282	\$15,865,058	\$16,682,735	50.68%
23	FIDELITY	0.27%	\$19,810,174	\$18,100,444	\$12,640,539	\$10,469,708	57.84%
24	SURETY	0.76%	\$55,933,530	\$54,757,917	\$9,187,530	\$10,751,797	19.64%
25	GLASS	0.00%	\$13,374	\$16,260	\$4,358	\$3,206	19.72%
26	BURGLARY & THEFT	0.03%	\$2,446,545	\$2,949,704	\$562,171	\$506,458	17.17%
27	BOILER & MACHINERY	0.30%	\$22,118,305	\$20,782,333	\$4,126,311	\$12,486,750	60.08%
28A	CREDIT PROPERTY (EXCLUDING V.S.I.)	0.11%	\$8,240,190	\$7,558,084	\$3,116,249	\$3,722,489	49.25%
28B	CREDIT CASUALTY	0.03%	\$2,054,509	\$2,153,834	\$1,621,731	\$547,129	-25.40%
28C	CREDIT UNEMPLOYMENT	0.14%	\$10,122,498	\$11,240,982	\$1,464,261	\$1,769,739	15.74%
28D	VSI/COLLATERAL PROT	0.06%	\$4,397,638	\$4,334,712	\$2,216,846	\$2,690,442	62.07%
29	MORTGAGE GUARANTY	0.98%	\$72,339,013	\$72,806,617	\$15,778,345	\$30,744,167	42.23%
30	TITLE	0.76%	\$55,193,644	\$50,303,061	\$8,400,109	\$6,998,702	13.91%
31	PROFESSIONAL LIABILITY	0.59%	\$43,151,574	\$41,338,161	\$20,435,766	\$23,229,104	56.19%
31A	LAWYERS MALPRACTICE	0.30%	\$22,421,353	\$20,394,255	\$5,405,834	\$5,182,568	25.41%
31B	REAL ESTATE MALPRACTICE	0.02%	\$1,115,765	\$86,912	\$50,536	\$181,353	-208.66%
32	UMBRELLA	0.68%	\$50,204,464	\$54,525,460	\$48,313,590	\$79,159,808	145.18%
33	OTHER SPECIFIC	0.06%	\$4,401,038	\$4,640,064	\$3,160,282	\$2,305,714	49.69%
34	NATIONAL FLOOD INS PROGRAM	0.12%	\$9,194,070	\$8,904,742	\$4,930,114	\$4,650,776	52.23%
35	FEDERAL CROP INSURANCE CORPORATION	1.03%	\$75,790,478	\$73,805,256	\$57,714,814	\$71,830,107	97.32%
36	TOTAL ALL BUSINESS	100.00%	\$7,357,499,285	\$7,000,011,122	\$4,193,578,031	\$4,611,920,412	65.88%

**TOTAL
PROPERTY & CASUALTY
INSURANCE
BY COMPANY
BY LINE OF BUSINESS**

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - DWELLING FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	SHELTER MUTUAL INSURANCE CO	17.84%	\$11,177,058	\$10,275,722	\$6,301,990	\$6,283,229	61.15%
2	AMERICAN SECURITY INSURANCE COMPANY	10.67%	\$6,688,903	\$6,216,590	\$2,310,084	\$2,424,669	39.00%
3	AMERICAN FAMILY MUTUAL INS CO	6.01%	\$3,763,340	\$3,950,744	\$3,152,038	\$3,072,313	77.77%
4	OLD RELIABLE CASUALTY COMPANY	5.91%	\$3,702,167	\$3,681,915	\$1,724,715	\$1,659,407	45.07%
5	SAFECO INSURANCE CO OF AMERICA	5.26%	\$3,293,365	\$3,168,895	\$2,648,382	\$2,374,476	74.93%
6	NATIONWIDE MUTUAL INSURANCE COMPANY	3.76%	\$2,359,319	\$2,013,916	\$622,246	\$651,612	32.36%
7	MISSOURI PROPERTY INS PLACEMENT FACILIT	3.74%	\$2,340,702	\$2,301,494	\$1,550,170	\$1,334,194	57.97%
8	UNITED STATES FIRE INSURANCE CO	3.27%	\$2,047,213	\$1,599,891	\$253	\$379,266	23.71%
9	COLUMBIA MUTUAL INSURANCE CO	2.75%	\$1,723,874	\$1,847,514	\$1,102,706	\$1,027,728	55.63%
10	NATIONAL CASUALTY COMPANY	2.64%	\$1,651,707	\$1,329,062	\$626,470	\$536,650	40.38%
11	CAMERON MUTUAL INSURANCE COMPANY	2.32%	\$1,452,003	\$1,386,652	\$553,938	\$534,510	38.55%
12	AUTO OWNERS INSURANCE CO MUTUAL	2.30%	\$1,442,565	\$1,136,175	\$406,875	\$353,237	31.09%
13	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	2.27%	\$1,420,125	\$1,420,125	\$513,907	\$513,907	36.19%
14	AMERICAN MODERN HOME INSURANCE CO	2.01%	\$1,259,255	\$780,219	\$549,415	\$696,835	89.31%
15	WINTERHUR INTERNATIONAL AMERICA INS CO	1.86%	\$1,163,328	\$672,862	\$56,476	\$1,647,646	244.87%
16	NORTH AMERICAN SPECIALTY INS CO	1.79%	\$1,124,303	\$775,996	\$485,132	\$524,542	67.60%
17	FOREMOST INSURANCE CO	1.65%	\$1,037,006	\$657,881	\$267,648	\$255,817	38.88%
18	AMERICAN NATIONAL PROPERTY & CASUALTY C	1.49%	\$931,803	\$752,319	\$608,366	\$588,166	78.18%
19	RANGER INSURANCE COMPANY	1.46%	\$915,232	\$742,666	\$67,775	\$557,645	75.09%
20	FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	1.37%	\$860,062	\$807,836	\$86,622	\$753,599	93.29%
21	SHELTER GENERAL INS CO	1.36%	\$850,642	\$809,154	\$588,804	\$482,169	59.59%
22	GENERAL INSURANCE CO OF AMERICA	1.28%	\$801,894	\$792,657	\$396,492	\$277,212	34.97%
23	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.10%	\$687,385	\$670,218	\$430,012	\$374,205	55.83%
24	FARMERS ALLIANCE MUTUAL INS CO	1.06%	\$662,889	\$703,664	\$375,000	\$794,903	112.97%
25	ALLSTATE INSURANCE COMPANY	1.05%	\$656,714	\$631,725	\$202,296	\$219,336	34.72%
26	METROPOLITAN PROPERTY & CASUALTY INS CO	0.93%	\$583,658	\$603,859	\$588,622	\$489,871	81.12%
27	CIVIC PROPERTY & CASUALTY CO	0.67%	\$422,790	\$375,330	\$451,502	\$552,443	147.19%
28	ALLIED PROPERTY & CASUALTY INS CO	0.66%	\$412,376	\$393,115	\$753,437	\$760,824	193.54%
29	UNIVERSAL FIRE & CASUALTY INS CO	0.65%	\$406,982	\$345,071	\$67,455	\$43,089	12.49%
30	OAK RIVER INSURANCE COMPANY	0.64%	\$401,632	\$334,108	\$124,223	\$115,498	34.57%
31	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.62%	\$390,993	\$329,677	\$0	\$30	0.01%
32	AMERICAN HOME ASSURANCE COMPANY	0.54%	\$337,157	\$556,819	\$466,888	\$544,648	97.81%
33	OHIO CASUALTY INSURANCE COMPANY	0.48%	\$301,622	\$289,139	\$349,425	\$261,389	90.40%
34	NATIONAL FARMERS UNION PRO & CAS CO	0.40%	\$252,385	\$244,347	\$45,851	\$107,567	44.02%
35	CINCINNATI INS CO THE	0.40%	\$251,847	\$230,553	\$99,062	\$119,289	51.74%
36	TIG INSURANCE COMPANY	0.39%	\$245,845	\$375,142	\$0	\$11,000	2.93%
37	LITIZ MUTUAL INSURANCE COMPANY	0.38%	\$236,138	\$225,718	\$259,277	\$411,450	182.28%
38	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.35%	\$219,453	\$366,662	\$207,000	\$179,155	48.86%
39	GENERAL CASUALTY CO OF WISCONSIN	0.34%	\$211,619	\$213,120	\$69,550	\$66,589	31.24%
40	WEST AMERICAN INSURANCE COMPANY	0.31%	\$196,210	\$164,958	\$48,553	\$153,677	93.16%
41	STATE AUTO PROPERTY & CASUALTY INS CO	0.30%	\$185,119	\$172,159	\$83,693	\$84,098	48.85%
42	AMERICAN AGRICULTURAL INSURANCE CO	0.30%	\$185,036	\$185,036	\$29,196	\$29,196	15.78%
43	AUTOMOBILE INS CO OF HARTFORD CT	0.29%	\$184,282	\$158,260	\$230,711	\$194,838	123.11%
44	SELECTIVE INSURANCE CO OF S CAROLINA	0.29%	\$178,857	\$188,677	\$27,515	\$20,603	10.92%
45	MILLERS MUTUAL INSURANCE ASSOCIATION	0.29%	\$178,620	\$156,170	\$75,614	\$41,231	26.40%
46	LIBERTY MUTUAL FIRE INSURANCE CO	0.28%	\$177,939	\$167,726	\$276,743	\$324,177	193.28%
47	GLENS FALLS INSURANCE COMPANY THE	0.28%	\$173,713	\$174,691	\$30,075	\$24,897	14.25%
48	NATIONAL LLOYDS INSURANCE COMPANY	0.27%	\$168,597	\$140,517	\$239,987	\$240,787	171.36%
49	GUIDEONE MUTUAL INSURANCE COMPANY	0.26%	\$160,254	\$160,394	\$32,465	\$40,929	25.52%
50	HARTFORD UNDERWRITERS INSURANCE CO	0.24%	\$149,215	\$149,500	\$295,913	\$336,946	225.38%
51	USAA CASUALTY INSURANCE COMPANY	0.23%	\$144,696	\$140,054	\$44,923	\$62,594	44.69%
52	DEPOSITORS INSURANCE COMPANY	0.22%	\$137,156	\$128,314	\$98,725	\$73,353	57.17%
53	HARTFORD FIRE INSURANCE COMPANY	0.20%	\$125,434	\$104,699	\$100,402	\$271,270	259.10%
54	NATIONAL FARMERS UNION STANDARD INS CO	0.19%	\$119,396	\$107,751	\$14,563	\$14,023	13.01%
55	MIDWESTERN INDEMNITY COMPANY THE	0.17%	\$107,794	\$21,315	\$0	\$21,285	99.86%
56	UNITED FIRE AND CASUALTY COMPANY	0.17%	\$105,036	\$108,089	\$17,874	\$14,674	13.58%
57	STANDARD FIRE INSURANCE COMPANY	0.17%	\$104,895	\$95,574	\$30,142	\$40,998	42.90%
58	SECURA INSURANCE A MUTUAL COMPANY	0.16%	\$103,247	\$106,502	\$89,998	\$117,209	110.05%
59	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.14%	\$87,229	\$97,889	\$71,945	\$66,893	68.34%
60	AMERICAN GENERAL PROPERTY INS CO	0.12%	\$73,247	\$73,931	\$88,641	\$92,220	124.74%
61	OMAHA PROPERTY AND CASUALTY INS CO	0.12%	\$72,473	\$57,354	\$11,734	\$69,445	121.08%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - DWELLING FIRE & ALLIED LINES**

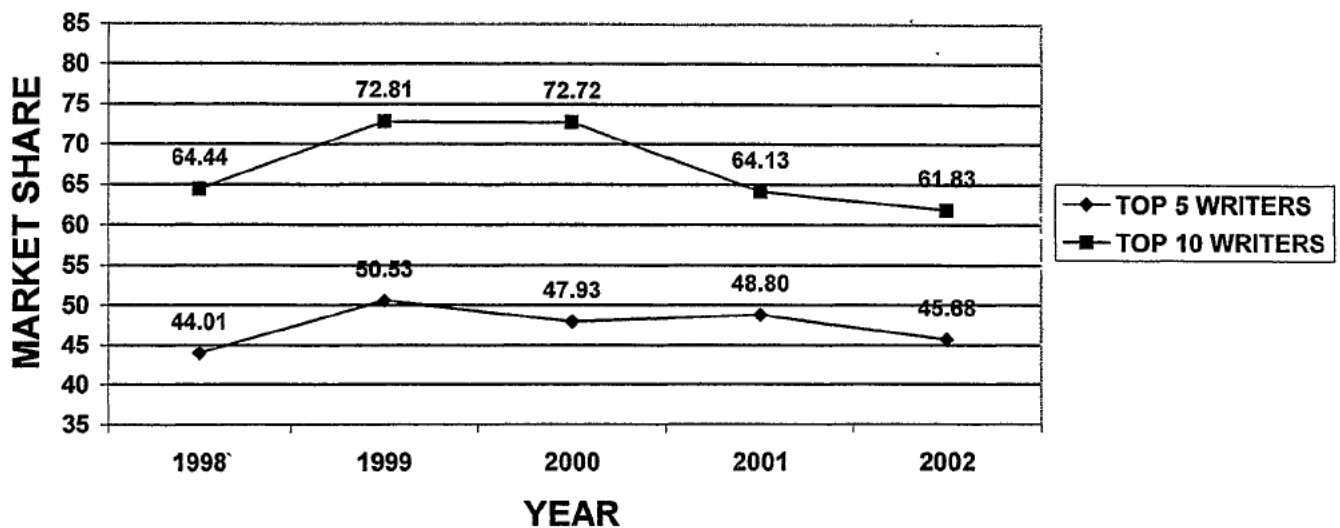
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
62	INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0.10%	\$61,443	\$61,339	\$1,954	\$3,079	5.02%
63	NEW HAMPSHIRE INSURANCE COMPANY	0.09%	\$53,434	\$44,082	\$4,475	\$8,445	19.16%
64	ARMED FORCES INSURANCE EXCHANGE	0.08%	\$50,670	\$48,060	\$18,672	\$19,238	40.03%
65	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO	0.08%	\$48,549	\$57,339	\$59,573	\$60,817	106.07%
66	EMPLOYERS MUTUAL CASUALTY COMPANY	0.07%	\$42,905	\$39,724	\$30,646	\$25,065	63.10%
67	COMBINED SPECIALTY INSURANCE COMPANY	0.07%	\$42,903	\$8,857	\$0	\$5,065	58.51%
68	SENTRY INSURANCE A MUTUAL COMPANY	0.07%	\$41,823	\$36,668	\$57,957	-\$19,060	-51.98%
69	COLUMBIA NATIONAL INSURANCE COMPANY	0.07%	\$40,750	\$49,076	\$9,041	\$3,790	7.72%
70	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.06%	\$38,593	\$38,123	\$103,406	\$105,555	276.88%
71	NORTHLAND INSURANCE COMPANY	0.06%	\$34,755	\$91,530	\$81,361	\$89,838	98.15%
72	HORACE MANN INSURANCE COMPANY	0.05%	\$34,169	\$29,842	\$79,528	\$74,278	248.90%
73	LINCOLN GENERAL INSURANCE CO	0.05%	\$32,552	\$22,716	\$2,867	\$2,867	12.62%
74	AMERICAN RELIABLE INSURANCE COMPANY	0.04%	\$27,173	\$10,214	\$0	\$280	2.74%
75	FEDERATED MUTUAL INSURANCE COMPANY	0.04%	\$24,858	\$38,643	\$3,605	\$3,605	9.33%
76	AMERICAN MOTORISTS INSURANCE CO	0.04%	\$24,649	\$27,545	-\$2,709	-\$2,710	-9.84%
77	HARTFORD CASUALTY INS CO	0.03%	\$20,998	\$25,522	\$21,081	\$20,773	81.39%
78	ATLANTIC MUTUAL INSURANCE COMPANY	0.03%	\$20,273	\$16,952	\$8,862	\$2,850	16.81%
79	GRANITE STATE INSURANCE COMPANY	0.03%	\$18,638	\$8,769	\$0	\$1,736	19.80%
80	AMERICAN FAMILY HOME INSURANCE COMPANY	0.03%	\$17,258	\$68,393	\$134,291	\$116,190	169.89%
81	CENTENNIAL INSURANCE COMPANY	0.03%	\$16,891	\$19,849	\$9,696	\$8,849	44.58%
82	AMERISURE MUTUAL INSURANCE COMPANY	0.03%	\$15,830	\$11,295	\$500	\$90	0.80%
83	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$15,595	\$16,812	\$2,837	\$772	4.59%
84	TRINITY UNIVERSAL INSURANCE COMPANY	0.02%	\$14,966	\$0	\$0	\$0	N/A
85	TWIN CITY FIRE INS CO	0.02%	\$14,500	\$13,340	\$0	\$0	0.00%
86	AXA CORPORATE SOLUTIONS INSURANCE COMPANY	0.02%	\$13,791	\$71,375	\$0	\$0	0.00%
87	BROTHERHOOD MUTUAL INSURANCE CO	0.02%	\$13,300	\$15,607	\$0	\$2,208	14.15%
88	INSURANCE COMPANY OF THE WEST	0.02%	\$11,721	\$13,351	\$0	\$0	0.00%
89	STANDARD GUARANTY INSURANCE COMPANY	0.02%	\$10,963	\$4,801	\$0	\$361	7.52%
90	CHURCH MUTUAL INSURANCE COMPANY	0.01%	\$8,366	\$8,855	\$1,669	-\$1,927	-21.76%
91	KANSAS CITY FIRE & MARINE INS CO	0.01%	\$8,269	\$2,602	\$0	\$0	0.00%
92	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.01%	\$7,992	\$5,382	\$0	\$0	0.00%
93	AMICA MUTUAL INSURANCE COMPANY	0.01%	\$6,756	\$4,406	\$40,017	\$40,017	908.24%
94	ASSOCIATES INSURANCE COMPANY	0.01%	\$4,472	\$157,991	\$3,597	-\$34,959	-22.13%
95	AEGIS SECURITY INSURANCE COMPANY	0.01%	\$3,947	\$3,397	\$0	\$0	0.00%
96	LUMBERMENS MUTUAL CASUALTY CO	0.01%	\$3,728	\$3,653	\$2,877	\$2,877	78.76%
97	TRAVELERS INDEMNITY CO OF AMERICA	0.01%	\$3,531	\$1,807	\$0	\$43	2.68%
98	MUTUAL FIRE AND STORM INSURANCE CO	0.01%	\$3,473	\$3,630	\$0	\$0	0.00%
99	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.00%	\$3,017	\$1,814	\$0	\$100	5.51%
100	ELECTRIC INSURANCE COMPANY	0.00%	\$2,081	\$1,898	\$1,038	\$1,038	54.69%
101	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$1,887	\$4,672	\$2,554	\$2,554	54.67%
102	CHURCH INSURANCE CO THE	0.00%	\$1,692	\$1,692	\$0	-\$106	-6.26%
103	DIAMOND STATE INSURANCE COMPANY	0.00%	\$1,472	\$2,610	\$0	\$1,641	62.87%
104	MUTUALAID EXCHANGE	0.00%	\$803	\$81	\$0	\$27	44.26%
105	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$800	\$1,975	\$30,976	\$29,578	1497.62%
106	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$686	\$666	\$0	\$0	0.00%
107	MASSACHUSETTS BAY INS CO	0.00%	\$674	\$1,228	\$0	-\$530	-43.16%
108	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$609	\$609	\$0	-\$1,943	-319.05%
109	HANOVER INSURANCE COMPANY THE	0.00%	\$597	\$333	\$0	-\$1,584	-475.68%
110	AMERICAN ALTERNATIVE INS CORP	0.00%	\$403	\$206	\$0	\$93	45.15%
111	AMCO INSURANCE COMPANY	0.00%	\$353	\$550	\$0	\$0	0.00%
112	CONTINENTAL WESTERN INSURANCE CO	0.00%	\$328	\$0	\$4,324	-\$676	N/A
113	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$149	\$149	-\$1,179	-\$10,208	-6851.01%
114	AMERICAN BANKERS INS CO OF FLORIDA	0.00%	\$128	\$137	\$0	-\$1	-0.73%
115	UNION INSURANCE CO	0.00%	\$97	\$4,860	\$7,855	\$4,132	85.02%
116	FAIRMONT INSURANCE COMPANY	0.00%	\$90	\$138	\$0	\$0	0.00%
117	CONSTITUTION INSURANCE COMPANY	0.00%	\$81	\$81	\$0	\$58	71.60%
118	BIRMINGHAM FIRE INS CO OF PA	0.00%	\$41	\$5,902	\$0	\$890	15.08%
119	AMERISURE INSURANCE COMPANY	0.00%	\$14	\$14	\$0	\$4	28.57%
120	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$528	N/A
121	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	\$492	-\$520	N/A
122	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$291	\$0	\$231	79.38%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - DWELLING FIRE & ALLIED LINES**

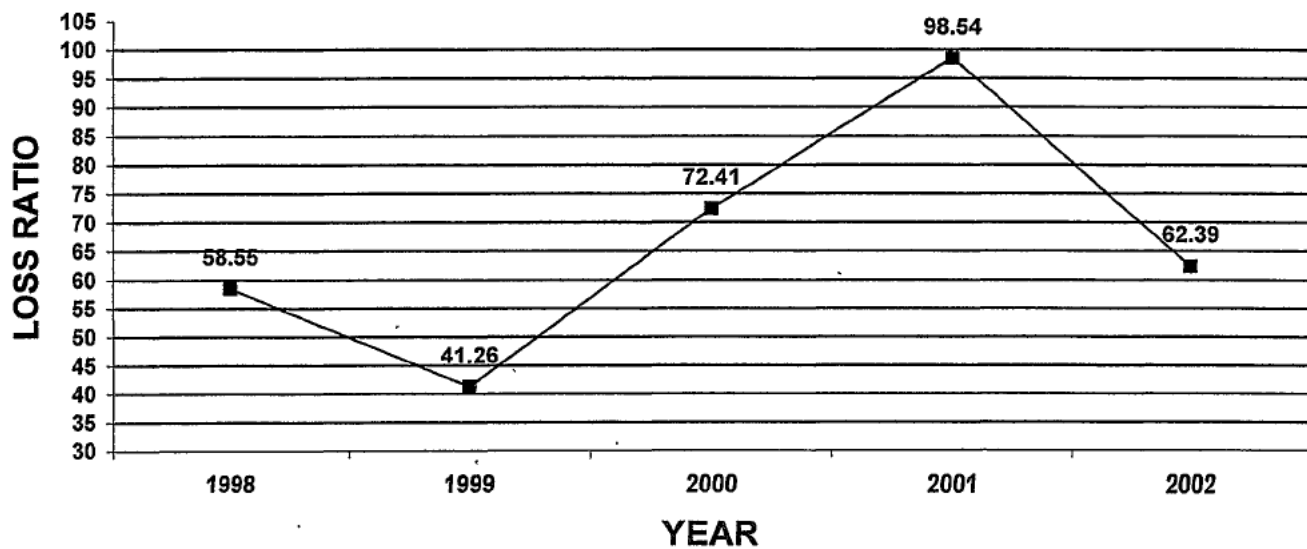
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
123	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,348	N/A
124	AMERICAN STERLING INSURANCE COMPANY	0.00%	\$0	\$896	\$4,791	\$3,105	346.54%
125	ARGONAUT GREAT CENTRAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1,689	N/A
126	COREGIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2	N/A
127	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$0	\$0	\$0	\$808,364	N/A
128	FARMERS INSURANCE EXCHANGE	0.00%	\$0	\$0	\$0	-\$1,451	N/A
129	FIRE INSURANCE EXCHANGE	0.00%	\$0	\$0	\$0	-\$259	N/A
130	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$171,665	\$163,710	N/A
131	FIRST FINANCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$17	-\$230	N/A
132	GE REINSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$37,015	N/A
133	GENERAL SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$14,216	\$0	\$18,813	132.34%
134	GENESIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,000	N/A
135	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$72	N/A
136	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$0	-\$10	N/A
137	HARTFORD STEAM BOILER INSPECTION & INS	0.00%	\$0	\$937	\$326,284	\$321,284	34288.58%
138	LIBERTY INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$2,245	N/A
139	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$8,058	N/A
140	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,350	N/A
141	MENDOTA INSURANCE COMPANY	0.00%	\$0	\$0	-\$2,576	-\$2,576	N/A
142	MID CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$500	\$647	N/A
143	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.00%	\$0	\$180,470	\$96,623	\$4,941	2.74%
144	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$1	N/A
145	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$0	\$3,011	\$76	N/A
146	PROPERTY & CASUALTY INS CO OF HARTFORD	0.00%	\$0	\$0	\$0	\$1,390	N/A
147	REDLAND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5	N/A
148	SCOTTSDALE INDEMNITY COMPANY	0.00%	\$0	\$3,279	\$0	\$3	0.09%
149	TEACHERS INSURANCE COMPANY	0.00%	\$0	\$0	\$117	\$117	N/A
150	TITAN INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$477	N/A
151	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	\$2	N/A
152	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$2,907	N/A
153	UNITED FIRE & INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$1,000	N/A
154	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$21	N/A
155	WAUSAU UNDERWRITERS INS CO	0.00%	\$0	\$0	\$0	-\$239	N/A
156	CONTINENTAL INSURANCE COMPANY THE	0.00%	-\$19	-\$4,606	\$2,027	\$2,027	-44.01%
157	ESURANCE INSURANCE COMPANY	0.00%	-\$22	-\$22	\$3,041	-\$76	345.45%
158	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	-\$46	\$4,233	\$0	-\$8,149	-192.51%
159	SECURITY NATIONAL INSURANCE COMPANY	0.00%	-\$72	\$0	\$0	\$0	N/A
160	NORTH RIVER INSURANCE COMPANY THE	0.00%	-\$86	\$17,571	\$0	\$331	1.88%
161	ASSURANCE COMPANY OF AMERICA	0.00%	-\$106	-\$106	\$0	\$0	0.00%
162	SOUTHERN INSURANCE COMPANY	0.00%	-\$134	\$11,778	\$40,137	\$17,437	148.05%
163	GRINNELL MUTUAL REINSURANCE COMPANY	0.00%	-\$214	\$354	\$0	-\$3	-0.85%
164	ECONOMY FIRE & CASUALTY COMPANY	0.00%	-\$411	\$34,320	\$273,741	\$146,117	425.75%
165	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	-\$476	\$11,181	\$64,805	\$47,048	420.79%
166	MARYLAND CASUALTY COMPANY	0.00%	-\$746	\$578	\$0	\$0	0.00%
167	NORTHERN INSURANCE CO OF NEW YORK	0.00%	-\$908	-\$908	\$0	-\$24	2.64%
168	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	-\$1,267	-\$1,267	\$0	-\$1	0.08%
169	FIRST AMERICAN PROPERTY & CASUALTY INS CO	-0.01%	-\$4,019	-\$677	\$22,518	-\$32,895	4858.94%
TOTAL		100.00%	\$62,667,756	\$58,251,371	\$32,780,080	\$36,340,271	62.39%

MISSOURI DWELLING FIRE & ALLIED LINES INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FACTORY MUTUAL INSURANCE COMPANY	22.91%	\$31,671,998	\$25,451,276	\$8,415,207	\$21,065,768	82.77%
2	ROYAL INDEMNITY COMPANY	5.59%	\$7,724,344	\$6,541,305	\$648,439	\$767,516	11.73%
3	ALLIANZ INSURANCE COMPANY	5.56%	\$7,690,710	\$7,283,578	\$5,324,404	\$6,099,227	83.74%
4	HARTFORD FIRE INSURANCE COMPANY	4.30%	\$5,941,363	\$4,959,208	\$544,473	\$1,471,077	29.66%
5	UNITED FIRE AND CASUALTY COMPANY	4.04%	\$5,590,625	\$5,211,706	\$3,237,298	\$3,376,223	64.78%
6	AMERICAN GUARANTEE & LIABILITY INS CO	3.64%	\$5,038,445	\$4,300,284	\$169,169	\$541,430	12.59%
7	ZURICH AMERICAN INSURANCE COMPANY	3.64%	\$5,030,433	\$4,358,842	\$808,581	-\$34,343	-0.79%
8	AFFILIATED FM INSURANCE COMPANY	3.15%	\$4,348,323	\$3,524,525	\$1,451,933	-\$241,741	-6.86%
9	TRAVELERS INDEMNITY COMPANY	3.04%	\$4,201,727	\$3,867,360	\$3,587,282	\$1,070,193	27.67%
10	ST PAUL FIRE & MARINE INSURANCE CO	2.85%	\$3,944,691	\$3,536,858	\$2,959,688	\$10,249,538	289.79%
11	FEDERATED MUTUAL INSURANCE COMPANY	2.66%	\$3,683,203	\$3,559,855	\$1,107,143	\$1,121,050	31.49%
12	TRAVELERS INDEMNITY CO OF ILLINOIS	2.45%	\$3,393,854	\$3,708,213	\$954,529	\$1,141,575	30.79%
13	STATE AUTO PROPERTY & CASUALTY INS CO	2.43%	\$3,356,327	\$3,121,460	\$559,177	\$493,132	15.80%
14	UNIVERSAL UNDERWRITERS INS CO	2.02%	\$2,799,481	\$2,492,632	\$678,518	-\$190,417	-7.64%
15	CONTINENTAL CASUALTY COMPANY	1.98%	\$2,741,358	\$3,130,948	\$152,072	-\$3,805,713	-121.55%
16	EMPLOYERS INSURANCE COMPANY OF WAUSAU	1.89%	\$2,611,634	\$2,393,002	\$191,671	-\$158,232	-6.61%
17	WESTPORT INSURANCE CORPORATION	1.89%	\$2,610,955	\$2,441,085	\$162,574	-\$142,116	-5.82%
18	ST PAUL MERCURY INSURANCE COMPANY	1.71%	\$2,363,770	\$2,370,363	\$336,835	\$849,846	35.85%
19	FIDELITY AND DEPOSIT CO MARYLAND	1.54%	\$2,127,531	\$2,630,195	\$1,253,610	\$1,203,185	45.75%
20	EMPLOYERS MUTUAL CASUALTY COMPANY	1.51%	\$2,093,192	\$1,962,819	\$1,261,773	\$543,174	32.77%
21	BENCHMARK INSURANCE COMPANY	1.37%	\$1,889,460	\$1,439,664	\$2,112,188	\$2,112,188	146.71%
22	AMERICAN STATES INSURANCE COMPANY	1.24%	\$1,720,986	\$1,692,524	\$523,397	\$624,819	36.92%
23	GREAT AMERICAN ASSURANCE COMPANY	0.85%	\$1,177,089	\$990,442	\$194,675	\$410,867	41.48%
24	SENTRY SELECT INSURANCE COMPANY	0.85%	\$1,169,276	\$860,744	\$299,920	\$298,035	34.63%
25	CINCINNATI INS CO THE	0.78%	\$1,073,924	\$983,122	\$213,200	\$256,732	26.11%
26	FIREMANS FUND INSURANCE COMPANY	0.76%	\$1,037,287	\$1,003,279	\$316,801	-\$55,983	-5.58%
27	SHELTER MUTUAL INSURANCE CO	0.74%	\$1,021,514	\$991,173	\$341,488	\$340,471	38.20%
28	ACE AMERICAN INSURANCE COMPANY	0.62%	\$853,758	\$1,066,534	\$196,532	\$81,210	7.61%
29	GREENWICH INSURANCE COMPANY	0.55%	\$758,265	\$1,044,066	\$243,075	\$393,903	37.73%
30	DISCOVER PROPERTY AND CASUALTY INS CO	0.50%	\$694,115	\$635,667	\$101,757	\$445,679	70.11%
31	UNITED STATES FIDELITY & GUARANTY CO	0.49%	\$672,224	\$547,908	\$151,111	\$174,538	31.86%
32	SENTRY INSURANCE A MUTUAL COMPANY	0.47%	\$653,174	\$607,956	\$57,860	\$68,893	11.33%
33	FIDELITY AND GUARANTY INSURANCE COMPANY	0.47%	\$647,745	\$706,968	\$117,125	\$214,128	30.29%
34	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.46%	\$637,585	\$470,402	\$40,171	\$40,174	8.54%
35	STATE AUTOMOBILE MUTUAL INS CO	0.46%	\$632,272	\$554,056	\$110,954	\$382,729	69.08%
36	ROYAL INSURANCE COMPANY OF AMERICA	0.44%	\$602,940	\$378,960	-\$49,965	\$46,717	12.33%
37	FIDELITY & GUARANTY INS UNDERWRITERS	0.40%	\$555,263	\$590,631	\$195,766	\$217,882	36.89%
38	AMERICAN ALTERNATIVE INS CORP	0.40%	\$547,064	\$854,796	\$0	\$126,263	14.77%
39	FEDERATED SERVICE INSURANCE COMPANY	0.39%	\$539,764	\$505,563	\$28,714	\$90	0.02%
40	AMERICAN MODERN HOME INSURANCE CO	0.37%	\$518,379	\$440,727	\$51,094	\$43,996	9.98%
41	ST PAUL GUARDIAN INSURANCE COMPANY	0.35%	\$486,087	\$1,074,773	\$273,957	-\$2,079	-0.19%
42	COLUMBIA MUTUAL INSURANCE CO	0.35%	\$477,753	\$436,129	\$83,574	\$76,095	17.45%
43	INSURANCE CORPORATION OF HANNOVER	0.33%	\$462,299	\$255,670	\$1,030	\$33,851	13.24%
44	MISSOURI PROPERTY INS PLACEMENT FACILIT	0.32%	\$446,645	\$438,398	\$64,079	\$64,690	14.76%
45	SHELTER GENERAL INS CO	0.32%	\$445,398	\$430,784	\$2,690	\$2,196	0.51%
46	NORTHLAND INSURANCE COMPANY	0.30%	\$419,916	\$264,751	\$118,138	\$162,947	61.55%
47	AMERICAN FAMILY MUTUAL INS CO	0.29%	\$403,431	\$374,088	\$40,388	\$22,647	6.05%
48	EMPIRE FIRE AND MARINE INSURANCE CO	0.29%	\$398,332	\$330,332	\$115,012	\$205,094	62.39%
49	FARMERS ALLIANCE MUTUAL INS CO	0.27%	\$374,447	\$397,480	\$157,061	\$284,061	71.47%
50	GERLING AMERICA INSURANCE COMPANY	0.27%	\$370,661	\$589,987	\$436,358	\$256,337	43.45%
51	CAMERON MUTUAL INSURANCE COMPANY	0.27%	\$368,919	\$294,289	\$107,912	\$108,912	37.01%
52	ARCH INSURANCE COMPANY	0.26%	\$361,467	\$92,036	\$0	\$6,399	6.95%
53	HOMELAND CENTRAL INSURANCE COMPANY	0.26%	\$353,245	\$446,109	\$138,673	-\$149,313	-33.47%
54	AMERICAN AND FOREIGN INSURANCE CO	0.23%	\$314,325	\$361,304	\$0	\$3,263	0.90%
55	LUMBERMENS UNDERWRITING ALLIANCE	0.21%	\$296,199	\$291,823	\$10,850	-\$9,072	-3.11%
56	LIBERTY MUTUAL FIRE INSURANCE CO	0.19%	\$267,467	\$181,950	\$94,920	\$78,593	43.19%
57	RLI INSURANCE COMPANY	0.19%	\$261,591	\$213,513	\$164,341	\$122,883	57.55%
58	AUTO OWNERS INSURANCE CO MUTUAL	0.18%	\$247,405	\$243,227	\$170,120	\$457,636	188.15%
59	COOPERATIVE MUTUAL INSURANCE COMPANY	0.17%	\$238,031	\$169,609	\$153,155	\$59,829	35.27%
60	HARCO NATIONAL INSURANCE COMPANY	0.17%	\$233,697	\$177,080	\$398,551	\$391,998	221.37%
61	FIREMENS INS CO OF NEWARK NEW JERSEY	0.16%	\$220,547	\$212,935	\$85,316	\$125,650	59.01%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
62	INTERSTATE INDEMNITY COMPANY	0.13%	\$183,181	\$192,776	\$36,547	\$8,199	4.25%
63	OWNERS INSURANCE COMPANY	0.13%	\$182,987	\$229,710	\$18,330	\$2,227	0.97%
64	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.13%	\$175,874	\$163,358	\$6,801	\$23,906	14.63%
65	AMERICAN ECONOMY INSURANCE COMPANY	0.12%	\$165,813	\$183,326	-\$71,840	-\$67,273	-36.70%
66	OHIO CASUALTY INSURANCE COMPANY	0.11%	\$154,299	\$149,704	\$228,045	\$186,694	124.71%
67	SECURITY NATIONAL INSURANCE COMPANY	0.11%	\$149,423	\$154,664	\$12,523	\$19,380	12.53%
68	BALBOA INSURANCE COMPANY	0.10%	\$141,782	\$158,493	\$24,919	\$29,843	18.83%
69	NONPROFITS INSURANCE COMPANY	0.09%	\$126,466	\$134,122	\$200	-\$9,800	-7.31%
70	MARYLAND CASUALTY COMPANY	0.09%	\$124,107	\$59,949	\$0	\$41,335	68.95%
71	ATLANTIC MUTUAL INSURANCE COMPANY	0.09%	\$119,183	\$109,156	\$0	-\$41,195	-37.74%
72	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.08%	\$116,039	\$110,652	\$48,022	\$63,832	57.69%
73	LITITZ MUTUAL INSURANCE COMPANY	0.08%	\$116,012	\$86,009	\$7,693	\$4,915	5.71%
74	CENTENNIAL INSURANCE COMPANY	0.08%	\$115,999	\$81,331	\$7,370	\$6,269	7.71%
75	VIGILANT INSURANCE COMPANY	0.08%	\$109,371	\$126,795	\$35,000	\$73,632	58.07%
76	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.08%	\$108,424	\$100,192	\$0	\$41,868	41.79%
77	MICHIGAN MILLERS MUTUAL INS CO	0.08%	\$105,696	\$141,390	\$5,812	\$6,012	4.25%
78	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.08%	\$105,167	\$110,699	\$0	\$8,070	7.29%
79	WEST AMERICAN INSURANCE COMPANY	0.07%	\$103,539	\$88,017	\$55,784	\$52,120	59.22%
80	AMERICAN CASUALTY CO OF READING PA	0.07%	\$100,890	\$108,835	\$0	-\$14,160	-13.01%
81	GUIDEONE MUTUAL INSURANCE COMPANY	0.07%	\$97,066	\$73,113	\$15,902	\$21,504	29.41%
82	GENERAL CASUALTY CO OF WISCONSIN	0.07%	\$96,372	\$83,664	\$34,403	\$31,679	37.86%
83	HARLEYSVILLE INSURANCE COMPANY	0.07%	\$95,232	\$86,276	\$0	-\$1,730	-2.01%
84	STATE NATIONAL INSURANCE COMPANY INC	0.07%	\$95,213	\$53,580	\$24,872	\$32,953	61.50%
85	GLOBE INDEMNITY COMPANY	0.07%	\$92,583	\$86,879	\$0	-\$213	-0.25%
86	UNITED FIRE & INDEMNITY COMPANY	0.06%	\$87,642	\$18,760	\$0	\$0	0.00%
87	QBE INSURANCE CORPORATION	0.06%	\$86,796	\$45,440	\$4,772	\$10,634	23.40%
88	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.06%	\$77,774	\$76,639	\$25,967	\$15,545	20.28%
89	AMERICAN AUTOMOBILE INSURANCE CO	0.05%	\$72,169	\$50,955	\$0	\$1,996	3.92%
90	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.05%	\$72,105	\$86,409	\$120,893	\$82,124	95.04%
91	FARMERS INSURANCE EXCHANGE	0.05%	\$69,014	\$78,700	\$9,160	\$9,432	11.98%
92	AMCO INSURANCE COMPANY	0.05%	\$66,206	\$102,930	\$843,011	\$143,362	139.28%
93	GREAT AMERICAN INSURANCE COMPANY	0.05%	\$65,712	\$63,651	\$0	\$6,238	9.80%
94	WESTCHESTER FIRE INSURANCE COMPANY	0.05%	\$65,469	\$442,324	\$4,362,522	\$698,864	158.00%
95	TRI STATE INSURANCE CO OF MINNESOTA	0.04%	\$61,165	\$135,633	\$27,545	\$15,523	11.44%
96	BITUMINOUS CASUALTY CORPORATION	0.04%	\$60,454	\$59,347	\$7,875	\$11,675	19.67%
97	CONTINENTAL WESTERN INSURANCE CO	0.04%	\$52,293	\$85,223	\$22,777	\$13,928	16.34%
98	GUIDEONE AMERICA INSURANCE COMPANY	0.04%	\$50,217	\$8,351	\$7,590	\$9,597	114.92%
99	PEERLESS INSURANCE COMPANY	0.04%	\$49,486	\$5,419	\$0	\$98	1.81%
100	TRINITY UNIVERSAL INSURANCE COMPANY	0.03%	\$48,330	\$64,710	\$11,485	\$1,562	2.86%
101	CHARTER OAK FIRE INSURANCE CO THE	0.03%	\$47,884	\$34,678	\$0	\$9,694	27.95%
102	HAULERS INSURANCE COMPANY INC	0.03%	\$47,020	\$33,960	\$0	\$0	0.00%
103	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.03%	\$44,471	\$44,471	\$0	\$1,000	2.25%
104	SAFEGUARD INSURANCE COMPANY	0.03%	\$43,425	\$108,983	\$0	\$29,500	27.07%
105	UNITED STATES LIABILITY INSURANCE CO	0.03%	\$40,245	\$34,701	\$136,814	-\$21,781	-62.71%
106	AXA RE PROPERTY AND CASUALTY INSURANCE CO	0.03%	\$37,857	\$19,617	\$0	\$2,581	13.06%
107	SECURA INSURANCE A MUTUAL COMPANY	0.03%	\$36,765	\$40,062	\$0	\$1,263	3.15%
108	HANOVER INSURANCE COMPANY THE	0.02%	\$32,641	\$31,397	\$0	-\$1,784	-5.68%
109	FEDERAL INSURANCE COMPANY	0.02%	\$32,393	\$32,810	\$0	\$12,406	37.81%
110	TRAVELERS INDEMNITY CO OF AMERICA	0.02%	\$32,198	\$32,018	-\$588	-\$19,374	-60.51%
111	MASSACHUSETTS BAY INS CO	0.02%	\$31,674	\$29,458	\$750,000	\$4,523,265	15354.96%
112	ONEBEACON INSURANCE COMPANY	0.02%	\$31,452	\$66,132	-\$38,630	-\$84,103	-127.17%
113	CONTINENTAL INSURANCE COMPANY THE	0.02%	\$30,806	\$26,522	\$8,061	-\$946,971	-3570.51%
114	COLONIAL AMERICAN CASUALTY AND SURETY C	0.02%	\$30,006	\$27,621	\$342	\$1,138	4.12%
115	SAVERS PROPERTY & CASUALTY INS CO	0.02%	\$28,910	\$21,479	\$3,425	\$4,939	22.99%
116	HAWKEYE SECURITY INSURANCE COMPANY	0.02%	\$28,731	\$4,423	\$1,291	\$1,356	30.66%
117	NORTHBROOK PROPERTY & CASUALTY INS CO	0.02%	\$27,966	\$289,877	\$226,947	\$190,337	65.66%
118	SELECTIVE INS CO OF THE SOUTHEAST	0.02%	\$24,881	\$22,819	\$19,558	\$23,702	103.87%
119	GRAIN DEALERS MUTUAL INSURANCE CO	0.02%	\$24,824	\$77,121	\$7,579	\$322,030	417.56%
120	MIDWESTERN INDEMNITY COMPANY THE	0.02%	\$23,406	\$4,472	\$0	\$4,466	99.87%
121	AMERISURE MUTUAL INSURANCE COMPANY	0.02%	\$23,267	\$15,964	\$0	\$863	5.41%
122	CAPITOL INDEMNITY CORPORATION	0.02%	\$23,065	\$24,241	\$2,196	\$2,196	9.06%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL FIRE & ALLIED LINES**

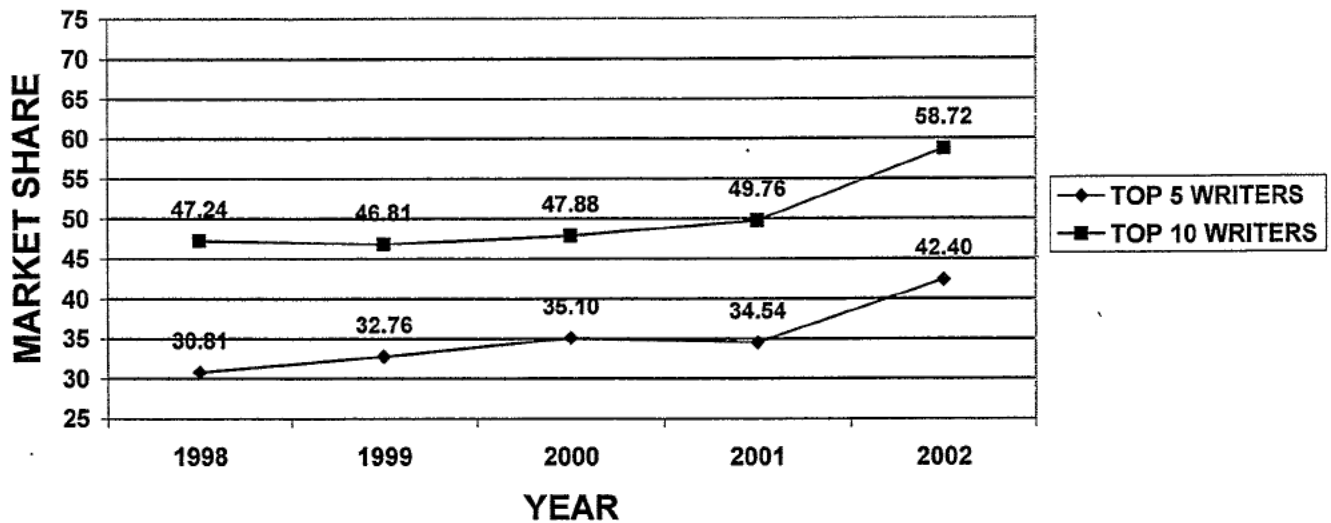
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
123	AMERICAN MOTORISTS INSURANCE CO	0.02%	\$22,859	\$19,468	\$0	\$4,276	21.96%
124	HARTFORD CASUALTY INS CO	0.02%	\$22,152	\$26,924	\$9,783	\$9,640	35.80%
125	TRANSCONTINENTAL INSURANCE COMPANY	0.01%	\$19,799	\$19,759	\$68,512	\$68,512	346.74%
126	UNITED SECURITY INSURANCE COMPANY	0.01%	\$19,723	\$32,395	\$26,803	-\$23,198	-71.61%
127	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.01%	\$18,647	\$5,901	\$0	-\$3,389	-57.43%
128	ONEBEACON AMERICA INSURANCE COMPANY	0.01%	\$16,902	\$21,357	\$54,633	\$6,226	29.15%
129	LUMBERMENS MUTUAL CASUALTY CO	0.01%	\$16,285	\$15,944	\$0	\$13,102	82.18%
130	ALLSTATE INSURANCE COMPANY	0.01%	\$15,805	\$16,266	\$1,291	-\$6,924	-42.57%
131	LIBERTY MUTUAL INSURANCE COMPANY	0.01%	\$14,874	\$11,711	\$0	\$30,667	261.86%
132	NATIONAL FIRE INS CO OF HARTFORD	0.01%	\$12,989	\$7,383	\$0	-\$2,704	-36.62%
133	TRUCK INSURANCE EXCHANGE	0.01%	\$12,791	\$16,945	\$0	\$757	4.47%
134	AMERICAN EMPLOYERS INSURANCE CO	0.01%	\$12,611	\$23,926	\$0	-\$5,410	-22.61%
135	PENN AMERICA INS CO	0.01%	\$10,074	\$12,125	\$1,784	-\$3,181	-26.24%
136	TWIN CITY FIRE INS CO	0.01%	\$9,355	\$3,534	\$1,899	\$3,778	106.90%
137	UTICA MUTUAL INSURANCE COMPANY	0.01%	\$9,154	\$9,154	\$0	\$366	4.00%
138	MUTUAL SERVICE CASUALTY INSURANCE CO	0.01%	\$9,065	\$39,648	\$0	-\$2,213	-5.58%
139	LIBERTY INSURANCE CORPORATION	0.00%	\$6,598	\$8,144	\$0	\$3,021	37.09%
140	WESTFIELD INSURANCE COMPANY	0.00%	\$5,701	\$5,546	\$0	-\$35	-0.63%
141	TRANSPORTATION INSURANCE COMPANY	0.00%	\$5,464	\$11,652	\$0	\$0	0.00%
142	MID CENTURY INSURANCE COMPANY	0.00%	\$5,007	\$5,007	\$0	\$196	3.91%
143	TRUMBULL INSURANCE COMPANY	0.00%	\$4,474	\$7,458	\$0	\$31	0.42%
144	CONNECTICUT INDEMNITY COMPANY THE	0.00%	\$3,938	\$2,721	\$0	\$37	1.36%
145	NORTHFIELD INSURANCE COMPANY	0.00%	\$3,712	\$3,173	\$0	\$463	14.59%
146	THE INSURANCE COMPANY	0.00%	\$3,385	\$1,710	\$0	\$0	0.00%
147	FIRST FINANCIAL INSURANCE COMPANY	0.00%	\$3,217	\$4,901	\$0	\$0	0.00%
148	AMERICAN INSURANCE COMPANY THE	0.00%	\$3,142	\$3,142	\$0	\$1,111	35.36%
149	NATIONAL AMERICAN INSURANCE COMPANY	0.00%	\$2,846	\$23,711	\$139,035	\$117,695	496.37%
150	GRINNELL MUTUAL REINSURANCE COMPANY	0.00%	\$2,399	\$5,263	\$499,955	\$310,357	5896.96%
151	BROTHERHOOD MUTUAL INSURANCE CO	0.00%	\$2,246	\$2,636	\$0	\$373	14.15%
152	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$1,886	\$953	\$0	\$113	11.86%
153	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$1,871	\$1,869	\$0	\$1	0.05%
154	ASSURANCE COMPANY OF AMERICA	0.00%	\$1,541	\$1,541	-\$790	-\$752	-48.80%
155	NATIONWIDE AGRIBUSINESS INS CO	0.00%	\$835	\$313	\$0	\$7	2.24%
156	VALLEY FORGE INSURANCE COMPANY	0.00%	\$679	\$2,415	\$0	\$0	0.00%
157	FARMLAND MUTUAL INSURANCE COMPANY	0.00%	\$631	\$631	\$0	\$1,278	202.54%
158	ST PAUL PROPERTY & CASUALTY INS CO	0.00%	\$583	\$17,979	\$88,658	-\$115,354	-641.60%
159	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.00%	\$372	\$372	\$0	-\$6	-1.61%
160	AMERISURE INSURANCE COMPANY	0.00%	\$354	\$354	\$0	\$208	58.76%
161	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$314	\$714	\$0	\$660	92.44%
162	STATEWIDE INSURANCE COMPANY	0.00%	\$250	\$901	\$0	-\$804	-89.23%
163	CUMIS INSURANCE SOCIETY INC	0.00%	\$228	\$228	\$0	\$173	75.88%
164	MILLERS MUTUAL INSURANCE ASSOCIATION	0.00%	\$190	\$14,430	\$346,808	\$81,842	567.17%
165	DAIMLERCHRYSLER INSURANCE COMPANY	0.00%	\$111	\$90,053	\$1,639,506	\$2,408,006	2673.99%
166	BITUMINOUS FIRE AND MARINE INS CO	0.00%	\$60	\$950	\$0	-\$5,700	-600.00%
167	MERIDIAN SECURITY INSURANCE COMPANY	0.00%	\$57	\$57	\$0	\$18	31.58%
168	ACCEPTANCE INDEMNITY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$283	N/A
169	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$27	N/A
170	AMERICAN CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$20	N/A
171	ATLANTIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$609	N/A
172	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$1	\$0	-\$59	-5900.00%
173	CAMDEN FIRE INSURANCE ASSOCIATION THE	0.00%	\$0	\$0	\$0	-\$4	N/A
174	COLORADO CASUALTY INSURANCE COMPANY	0.00%	\$0	\$44	\$0	-\$1	-2.27%
175	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$228	\$0	\$0	0.00%
176	ESURANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5	N/A
177	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$0	\$0	-\$75	N/A
178	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$1,126	N/A
179	FIDELITY AND CASUALTY CO OF NY	0.00%	\$0	\$0	\$0	\$16,073	N/A
180	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$0	\$0	\$0	-\$481	N/A
181	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	\$0	\$9,935	-\$13,693	-\$20,081	-202.12%
182	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$40,000	\$117	N/A
183	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$317	N/A

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL FIRE & ALLIED LINES**

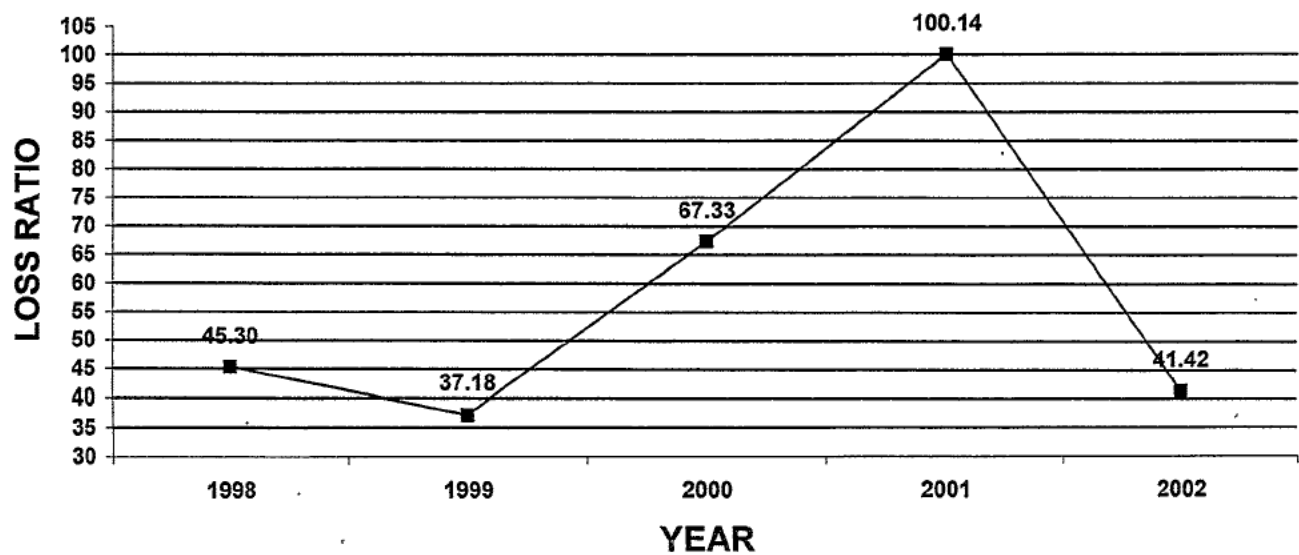
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
184	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$729	\$0	-\$98,089	-13455.28%
185	HARLEYSVILLE MUTUAL INSURANCE CO	0.00%	\$0	-\$28	\$0	-\$58	207.14%
186	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$0	\$0	\$0	\$159	N/A
187	LIBERTY INSURANCE UNDERWRITERS INC.	0.00%	\$0	\$51,014	\$24,245	-\$99,240	-194.53%
188	MARKEL INSURANCE COMPANY	0.00%	\$0	\$141	\$0	-\$14	-9.93%
189	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$65	N/A
190	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$2	N/A
191	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$0	-\$1	N/A
192	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$0	\$1,057	\$0	-\$3,237	-306.24%
193	PHOENIX INSURANCE COMPANY THE	0.00%	\$0	\$319	\$0	\$780	244.51%
194	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	\$1,872	N/A
195	REPUBLIC WESTERN INS CO	0.00%	\$0	\$0	\$52,079	\$12,076	N/A
196	SAFECO INSURANCE CO OF AMERICA	0.00%	\$0	\$2,845	\$0	-\$504	-17.72%
197	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	-\$95	\$517	-\$2,602	2738.95%
198	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$0	\$0	\$0	-\$85	N/A
199	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$1	-\$1	-\$26	-2600.00%
200	STAR INSURANCE COMPANY	0.00%	\$0	\$311	\$0	-\$94	-30.23%
201	STATE NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,800	N/A
202	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$6,200	N/A
203	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$1,872	N/A
204	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$0	\$0	\$0	\$13	N/A
205	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$281	N/A
206	WAUSAU UNDERWRITERS INS CO	0.00%	\$0	\$0	\$0	-\$219	N/A
207	INSURANCE COMPANY OF NORTH AMERICA	0.00%	-\$74	-\$74	\$0	\$84	-113.51%
208	MID-CONTINENT CASUALTY COMPANY	0.00%	-\$135	\$2,697	\$0	\$0	0.00%
209	OLD REPUBLIC INSURANCE COMPANY	0.00%	-\$613	\$6,516	\$0	-\$3,902	-59.88%
210	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	-\$624	\$182	\$0	\$10	5.49%
211	REGENT INSURANCE COMPANY	-0.01%	-\$10,184	\$1,426	\$0	-\$3	-0.21%
212	GULF INSURANCE COMPANY	-0.01%	-\$12,695	\$463,271	\$0	-\$9,956,562	-2149.19%
213	NATIONAL SURETY CORPORATION	-0.39%	-\$536,926	-\$67,104	\$0	\$51,542	-76.81%
TOTAL		100.00%	\$138,247,272	\$126,571,650	\$51,698,363	\$52,423,402	41.42%

MISSOURI COMMERCIAL FIRE & ALLIED LINES INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

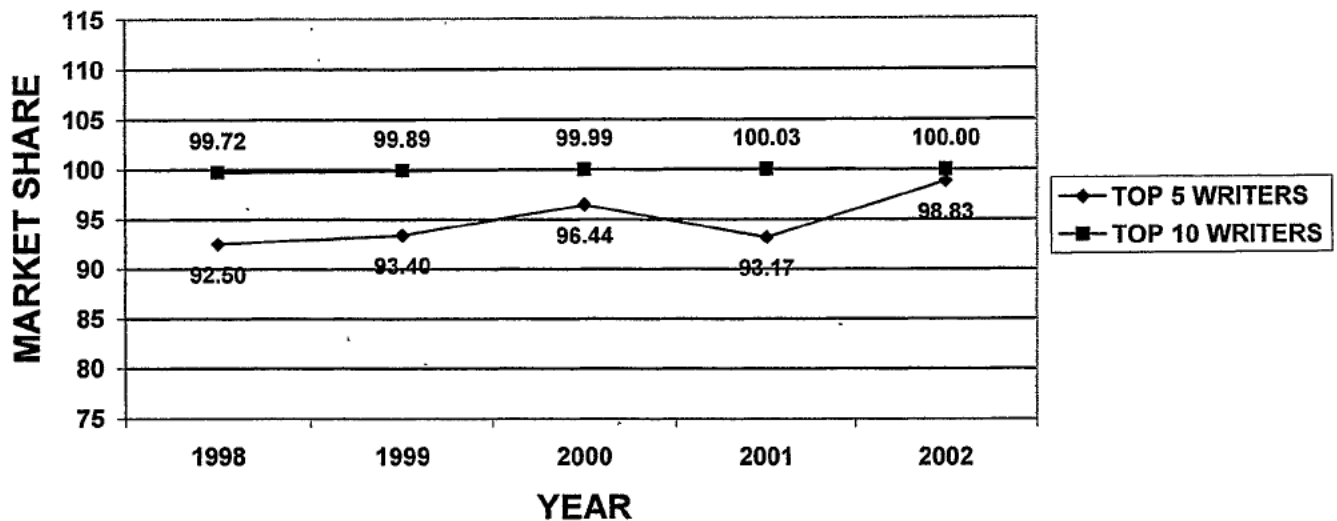


**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - FARM FIRE & ALLIED LINES**

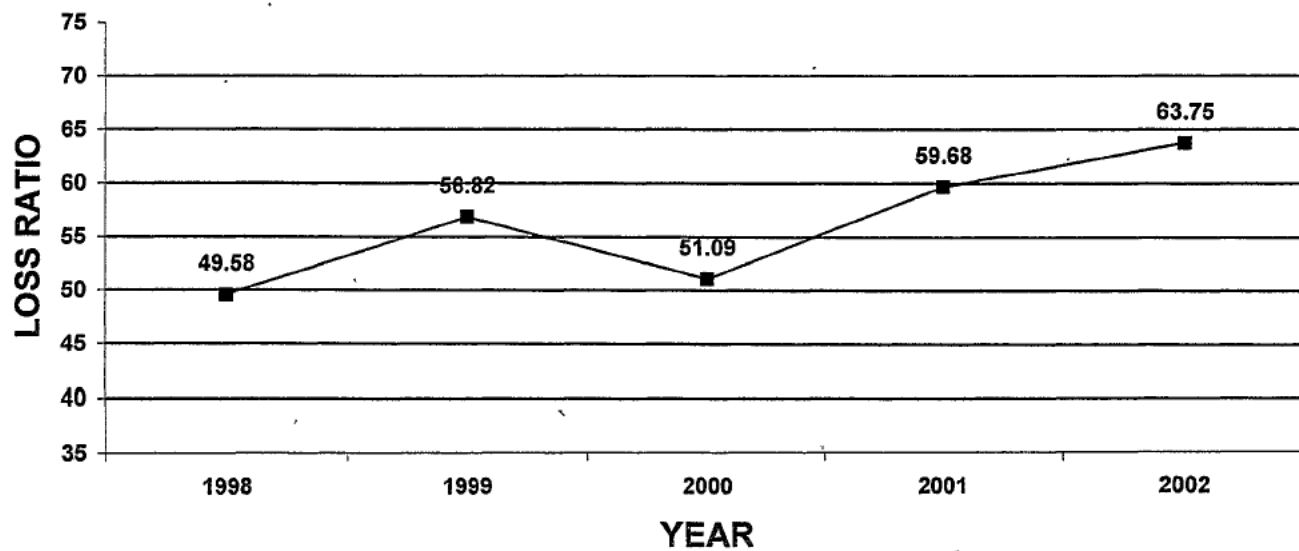
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	SHELTER MUTUAL INSURANCE CO	65.22%	\$1,550,115	\$1,507,726	\$1,170,761	\$1,167,276	77.42%
2	CAMERON MUTUAL INSURANCE COMPANY	16.02%	\$380,622	\$370,891	\$4,363	\$17,335	4.67%
3	COLUMBIA MUTUAL INSURANCE CO	12.44%	\$295,664	\$397,645	\$174,289	\$179,454	45.13%
4	SHELTER GENERAL INS CO	3.66%	\$87,060	\$85,896	\$188,336	\$151,203	176.03%
5	AMERICAN AGRI-BUSINESS INS CO	1.48%	\$35,249	\$35,249	\$19,245	\$0	0.00%
6	MISSOURI PROPERTY INS PLACEMENT FACILIT	0.90%	\$21,437	\$20,229	\$0	\$0	0.00%
7	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.18%	\$4,169	\$2,251	\$0	\$0	0.00%
8	LITITZ MUTUAL INSURANCE COMPANY	0.14%	\$3,235	\$2,692	\$0	\$12	0.45%
9	MUTUALAID EXCHANGE	0.00%	\$61	\$10	\$0	\$4	40.00%
10	BROTHERHOOD MUTUAL INSURANCE CO	0.00%	\$0	\$522	\$0	\$0	0.00%
11	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$1	\$0	\$0	0.00%
12	FARMERS ALLIANCE MUTUAL INS CO	-0.04%	-\$1,032	-\$1,095	\$39,894	\$28,644	-2615.89%
TOTAL		100.00%	\$2,376,580	\$2,422,017	\$1,596,888	\$1,543,928	63.75%

MISSOURI FARM FIRE & ALLIED LINES INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

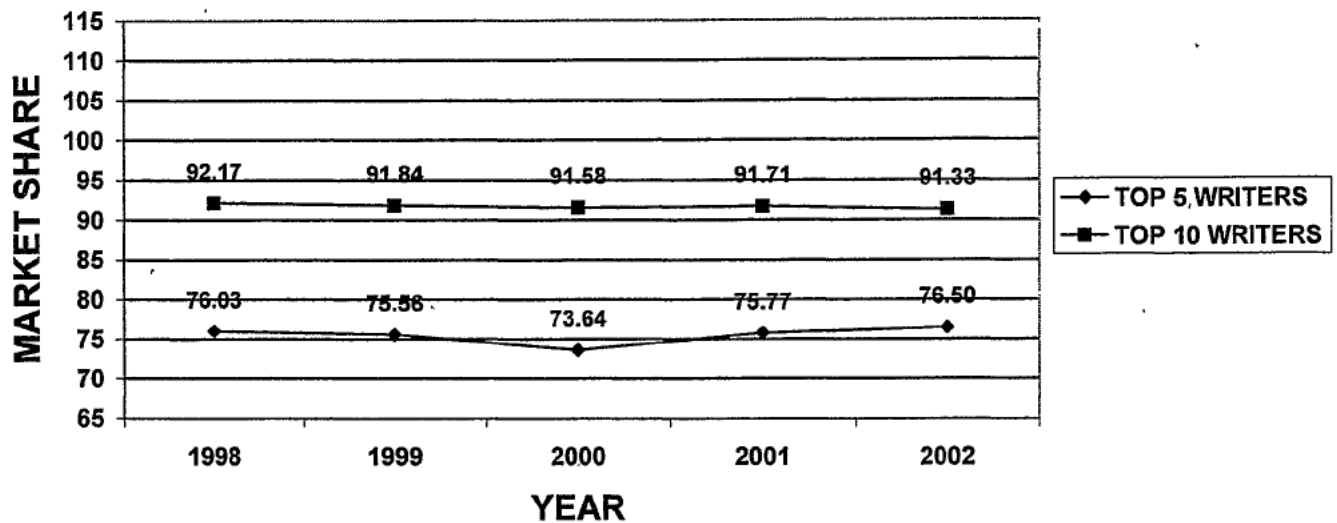


**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - FARMOWNERS MULTI-PERIL**

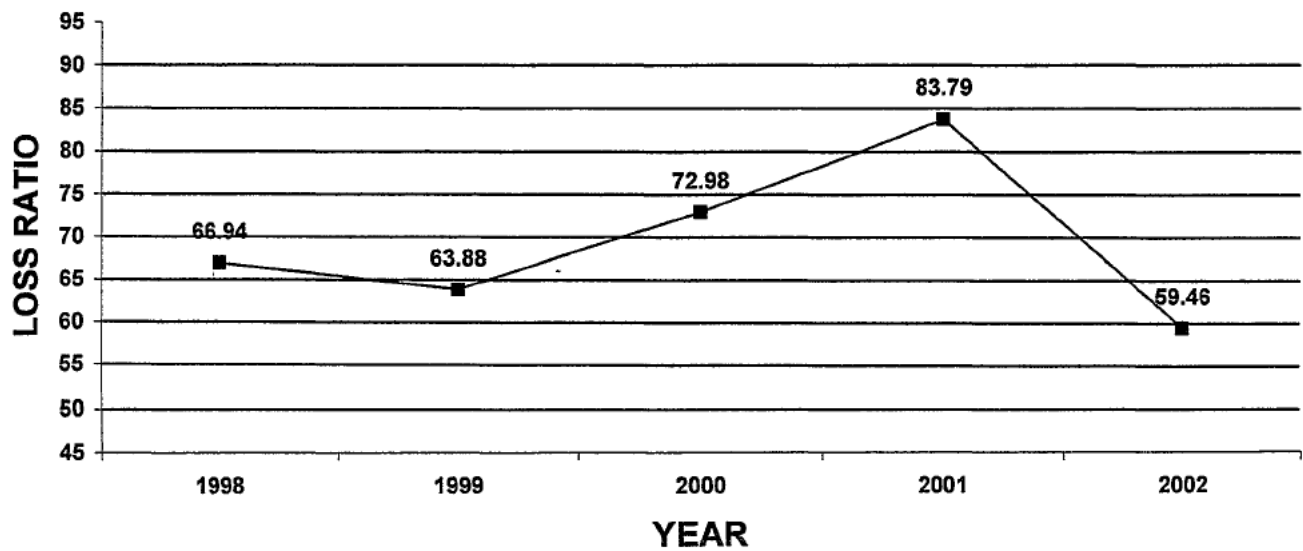
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FARM BUREAU TOWN & COUNTRY INS CO OF MO	23.71%	\$17,994,713	\$16,951,503	\$12,375,090	\$13,468,457	79.45%
2	AMERICAN FAMILY MUTUAL INS CO	19.54%	\$14,829,900	\$14,472,859	\$9,117,897	\$8,309,869	57.42%
3	SHELTER MUTUAL INSURANCE CO	17.92%	\$13,604,980	\$13,145,967	\$9,200,127	\$5,534,548	42.10%
4	STATE FARM FIRE AND CASUALTY CO	11.19%	\$8,493,619	\$8,047,493	\$5,848,631	\$5,810,568	72.20%
5	CAMERON MUTUAL INSURANCE COMPANY	4.14%	\$3,141,048	\$3,146,299	\$2,147,753	\$2,581,774	82.06%
6	NATIONWIDE MUTUAL INSURANCE COMPANY	3.93%	\$2,986,835	\$3,102,278	\$1,420,865	\$873,912	28.17%
7	ONEBEACON INSURANCE COMPANY	3.64%	\$2,763,228	\$887,628	\$53,381	\$310,547	34.99%
8	COLUMBIA MUTUAL INSURANCE CO	2.61%	\$1,983,105	\$2,250,130	\$1,777,524	\$1,718,144	76.36%
9	AMERICAN CENTRAL INSURANCE COMPANY	2.40%	\$1,818,303	\$3,712,569	\$1,488,207	\$1,313,224	35.37%
10	COLUMBIA NATIONAL INSURANCE COMPANY	2.26%	\$1,712,544	\$1,862,122	\$1,049,449	\$1,255,750	67.44%
11	FARMERS ALLIANCE MUTUAL INS CO	1.92%	\$1,458,472	\$1,298,614	\$768,444	\$693,484	53.40%
12	AMERICAN STATES INSURANCE COMPANY	1.69%	\$1,205,462	\$1,133,417	\$338,439	\$375,577	33.14%
13	CLARENDON NATIONAL INS CO	1.44%	\$1,092,201	\$995,585	\$750,504	\$970,739	97.50%
14	INDEMNITY INSURANCE CO OF NORTH AMERICA	1.18%	\$898,633	\$975,027	\$526,757	\$789,508	80.97%
15	NATIONAL SURETY CORPORATION	0.47%	\$357,055	\$459,326	\$131,494	\$155,289	33.81%
16	ROCKFORD MUTUAL INSURANCE COMPANY	0.41%	\$307,661	\$320,776	\$27,249	\$14,649	4.57%
17	AMERICAN RELIABLE INSURANCE COMPANY	0.31%	\$237,699	\$120,631	\$20,810	\$82,316	68.24%
18	GENERAL STAR NATIONAL INS CO	0.22%	\$165,113	\$137,337	\$15,728	\$32,403	23.59%
19	FIREMANS FUND INSURANCE COMPANY	0.21%	\$160,365	\$30,295	\$0	\$4,952	16.35%
20	AMERICAN BANKERS INS CO OF FLORIDA	0.20%	\$154,222	\$156,670	\$220,899	\$172,622	110.18%
21	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.19%	\$147,392	\$173,200	\$21,745	\$9,382	5.42%
22	GREAT AMERICAN ASSURANCE COMPANY	0.12%	\$94,642	\$105,127	\$21,215	\$43,702	41.57%
23	MARKEL INSURANCE COMPANY	0.10%	\$78,031	\$75,940	\$2,246	\$14,585	19.21%
24	PROPERTY & CASUALTY INS CO OF HARTFORD	0.07%	\$55,354	\$32,523	\$2,737	-\$88,250	-271.35%
25	AMERICAN AUTOMOBILE INSURANCE CO	0.05%	\$34,683	\$4,815	\$0	\$951	19.75%
26	CHARTER OAK FIRE INSURANCE CO THE	0.04%	\$34,028	\$52,663	\$84	-\$3,600	-6.84%
27	DIAMOND STATE INSURANCE COMPANY	0.04%	\$32,571	\$24,109	\$23,576	\$23,576	97.79%
28	TRAVELERS INDEMNITY CO OF AMERICA	0.04%	\$29,853	\$33,517	\$19,131	\$22,719	67.78%
29	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.03%	\$25,180	\$22,666	\$5,450	\$9,000	39.71%
30	NAU COUNTRY INSURANCE COMPANY	0.03%	\$25,002	\$25,002	\$32,073	\$33,589	134.35%
31	GREAT AMERICAN INSURANCE COMPANY	0.03%	\$24,315	\$5,143	\$8,805	\$8,940	173.83%
32	TRAVELERS INDEMNITY COMPANY	0.02%	\$15,895	\$5,516	\$0	-\$804	-14.58%
33	MUTUALAID EXCHANGE	0.00%	\$1,343	\$92	\$0	\$0	0.00%
34	ACE AMERICAN INSURANCE COMPANY	0.00%	\$234	\$234	\$0	\$0	0.00%
35	AMERICAN INSURANCE COMPANY THE	0.00%	\$187	\$164	\$0	-\$72	-43.90%
36	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$85	\$85	\$0	\$0	0.00%
37	ACCEPTANCE INDEMNITY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$9,974	N/A
38	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$4,921	N/A
39	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$5,684	-\$412,344	N/A
40	HARTFORD CASUALTY INS CO	0.00%	\$0	\$0	\$11,667	-\$37,950	N/A
41	HARTFORD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$30,781	N/A
42	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$18	N/A
43	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	\$43	N/A
44	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5	N/A
45	STATE FARM GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$0	N/A
46	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$4,550	N/A
47	TWIN CITY FIRE INS CO	0.00%	\$0	\$0	\$0	-\$246	N/A
48	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	-\$499	-\$499	\$377,679	\$182,382	-36549.50%
49	REDLAND INSURANCE COMPANY	0.00%	-\$3,109	\$83,333	\$20,514	-\$9,479	-11.37%
50	AMERICAN AGRI-BUSINESS INS CO	-0.07%	-\$54,395	-\$54,395	\$89,354	-\$398,956	733.44%
TOTAL		100.00%	\$75,905,950	\$73,795,761	\$47,921,208	\$43,876,813	59.46%

MISSOURI FARMOWNERS MULTI-PERIL INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - HOME OWNERS MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM FIRE AND CASUALTY CO	23.93%	\$181,912,553	\$168,925,821	\$139,614,233	\$126,212,317	74.71%
2	AMERICAN FAMILY MUTUAL INS CO	19.00%	\$144,398,985	\$132,380,097	\$121,008,760	\$107,802,585	81.43%
3	SHELTER MUTUAL INSURANCE CO	7.31%	\$55,560,299	\$50,933,490	\$46,067,785	\$54,911,308	107.81%
4	MID CENTURY INSURANCE COMPANY	4.26%	\$32,391,580	\$31,880,425	\$22,633,577	\$14,517,103	45.54%
5	SAFECO INSURANCE CO OF AMERICA	4.13%	\$31,365,236	\$29,912,501	\$24,498,658	\$20,495,283	68.52%
6	FIRE INSURANCE EXCHANGE	3.95%	\$30,042,443	\$29,170,283	\$20,778,122	\$16,812,460	57.64%
7	ALLSTATE INSURANCE COMPANY	3.67%	\$27,867,426	\$26,416,516	\$20,468,406	\$19,247,754	72.86%
8	ALLSTATE INDEMNITY COMPANY	2.20%	\$16,685,751	\$13,005,565	\$9,455,828	\$9,651,749	74.21%
9	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.08%	\$15,810,998	\$14,111,838	\$16,991,213	\$16,914,601	119.86%
10	AUTO CLUB FAMILY INSURANCE COMPANY	1.88%	\$14,261,811	\$12,386,546	\$10,419,982	\$7,775,448	62.77%
11	LIBERTY MUTUAL FIRE INSURANCE CO	1.21%	\$9,161,375	\$8,243,211	\$7,167,450	\$7,392,385	89.68%
12	CAMERON MUTUAL INSURANCE COMPANY	1.16%	\$8,844,084	\$8,514,556	\$7,155,538	\$6,836,889	80.30%
13	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.16%	\$8,820,305	\$8,616,578	\$7,365,057	\$7,172,491	83.24%
14	STANDARD FIRE INSURANCE COMPANY	1.15%	\$8,718,445	\$7,928,906	\$7,193,417	\$7,544,812	95.16%
15	HARTFORD UNDERWRITERS INSURANCE CO	1.13%	\$8,622,087	\$8,483,575	\$8,222,416	\$8,049,263	94.88%
16	ALLIED PROPERTY & CASUALTY INS CO	1.02%	\$7,791,101	\$6,610,993	\$4,769,647	\$4,142,412	62.66%
17	AMCO INSURANCE COMPANY	0.99%	\$7,519,541	\$5,801,079	\$2,925,844	\$3,691,087	63.63%
18	AUTO OWNERS INSURANCE CO MUTUAL	0.94%	\$7,128,790	\$6,204,159	\$4,813,633	\$4,400,465	70.93%
19	ECONOMY PREMIER ASSURANCE COMPANY	0.85%	\$6,449,516	\$6,020,037	\$2,695,119	\$3,182,582	52.87%
20	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.84%	\$6,380,813	\$5,263,282	\$4,438,285	\$4,889,564	92.90%
21	GREAT NORTHERN INSURANCE COMPANY	0.78%	\$5,912,254	\$5,311,901	\$3,765,463	\$4,444,550	83.67%
22	CINCINNATI INS CO THE	0.68%	\$5,176,794	\$4,909,850	\$4,908,110	\$4,528,190	92.23%
23	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.64%	\$4,868,006	\$7,667,157	\$7,528,493	\$8,047,318	104.96%
24	AMERICAN AUTOMOBILE INSURANCE CO	0.64%	\$4,836,433	\$4,421,923	\$5,044,271	\$5,312,219	120.13%
25	GLENS FALLS INSURANCE COMPANY THE	0.63%	\$4,791,456	\$4,998,952	\$4,143,216	\$3,313,743	66.28%
26	LITITZ MUTUAL INSURANCE COMPANY	0.61%	\$4,611,953	\$3,923,309	\$4,861,458	\$4,454,231	113.53%
27	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.57%	\$4,314,128	\$4,161,333	\$4,489,230	\$4,658,068	111.94%
28	AUTOMOBILE INS CO OF HARTFORD CT	0.51%	\$3,850,322	\$3,197,274	\$2,811,963	\$3,018,128	94.40%
29	STATE AUTO PROPERTY & CASUALTY INS CO	0.50%	\$3,818,871	\$3,318,875	\$2,867,628	\$2,440,467	73.53%
30	FIREMANS FUND INSURANCE COMPANY	0.46%	\$3,515,644	\$3,356,577	\$2,881,250	\$2,575,083	76.72%
31	USAA CASUALTY INSURANCE COMPANY	0.45%	\$3,417,670	\$3,166,492	\$2,442,443	\$2,233,577	70.54%
32	COLUMBIA NATIONAL INSURANCE COMPANY	0.43%	\$3,289,233	\$3,261,153	\$3,803,261	\$3,948,832	121.09%
33	COLUMBIA MUTUAL INSURANCE CO	0.43%	\$3,270,767	\$3,368,856	\$2,628,203	\$2,919,163	86.65%
34	FARMERS INSURANCE EXCHANGE	0.43%	\$3,260,787	\$3,539,059	\$1,697,475	\$887,457	25.08%
35	VIGILANT INSURANCE COMPANY	0.41%	\$3,119,871	\$2,969,150	\$1,963,436	\$1,861,587	62.70%
36	PACIFIC INDEMNITY COMPANY	0.40%	\$3,063,010	\$3,039,194	\$1,775,511	\$1,943,247	63.94%
37	METROPOLITAN PROPERTY & CASUALTY INS CO	0.37%	\$2,834,124	\$2,618,937	\$2,074,734	\$2,402,803	91.75%
38	FOREMOST INSURANCE CO	0.36%	\$2,718,869	\$1,753,883	\$988,482	\$1,217,436	69.41%
39	OMAHA PROPERTY AND CASUALTY INS CO	0.36%	\$2,715,033	\$2,343,083	\$1,984,282	\$1,841,683	78.60%
40	COUNTRY MUTUAL INSURANCE COMPANY	0.34%	\$2,622,112	\$2,299,535	\$1,592,728	\$1,082,483	47.07%
41	ATLANTIC MUTUAL INSURANCE COMPANY	0.33%	\$2,491,718	\$2,550,875	\$1,796,023	\$1,626,940	63.78%
42	MIDWESTERN INDEMNITY COMPANY THE	0.32%	\$2,426,289	\$504,154	\$9,474	\$72,916	14.46%
43	GENERAL CASUALTY CO OF WISCONSIN	0.26%	\$1,999,508	\$1,985,692	\$1,350,570	\$1,394,395	70.22%
44	PROPERTY & CASUALTY INS CO OF HARTFORD	0.26%	\$1,952,403	\$1,277,964	\$361,107	\$467,680	36.60%
45	CIVIC PROPERTY & CASUALTY CO	0.25%	\$1,920,813	\$1,629,793	\$2,029,903	\$2,293,012	140.69%
46	GUIDEONE MUTUAL INSURANCE COMPANY	0.25%	\$1,900,555	\$1,911,240	\$1,620,044	\$1,506,494	78.82%
47	SECURA INSURANCE A MUTUAL COMPANY	0.25%	\$1,895,402	\$2,019,588	\$1,660,899	\$1,339,198	66.31%
48	HARTFORD CASUALTY INS CO	0.25%	\$1,879,128	\$1,807,312	\$2,195,200	\$1,796,650	99.41%
49	GENERAL INSURANCE CO OF AMERICA	0.23%	\$1,738,557	\$2,423,084	\$2,306,957	\$2,561,626	105.72%
50	MILLERS MUTUAL INSURANCE ASSOCIATION	0.23%	\$1,715,440	\$1,661,721	\$1,770,380	\$1,512,557	91.02%
51	FEDERAL INSURANCE COMPANY	0.22%	\$1,702,322	\$1,435,607	\$481,478	\$607,688	42.33%
52	METROPOLITAN GROUP PROP & CAS INS CO	0.22%	\$1,645,966	\$1,418,775	\$1,594,634	\$1,860,777	131.15%
53	MILLERS CLASSIFIED INSURANCE COMPANY	0.21%	\$1,601,619	\$1,554,292	\$1,414,385	\$998,034	64.21%
54	AMERICAN INSURANCE COMPANY THE	0.17%	\$1,315,534	\$1,275,455	\$1,922,924	\$1,872,744	146.83%
55	ALLIANCE INSURANCE COMPANY INC	0.17%	\$1,276,874	\$1,181,932	\$557,659	\$408,511	34.56%
56	SENTRY INSURANCE A MUTUAL COMPANY	0.17%	\$1,260,947	\$1,201,729	\$1,261,353	\$1,094,314	91.06%
57	UNION INSURANCE CO OF PROVIDENCE	0.16%	\$1,239,806	\$1,227,622	\$1,469,431	\$1,288,379	104.95%
58	WEST AMERICAN INSURANCE COMPANY	0.16%	\$1,233,594	\$1,083,772	\$1,362,891	\$1,441,395	133.00%
59	NATIONAL CASUALTY COMPANY	0.15%	\$1,128,037	\$785,813	\$779,924	\$779,953	99.25%
60	ASSOCIATED INDEMNITY CORPORATION	0.14%	\$1,031,153	\$1,032,724	\$863,621	\$1,375,040	133.15%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - HOME OWNERS MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	AMERICAN MOTORISTS INSURANCE CO	0.13%	\$967,214	\$1,051,486	\$644,798	\$593,830	56.48%
62	NAU COUNTRY INSURANCE COMPANY	0.12%	\$925,433	\$933,448	\$410,130	\$552,282	59.17%
63	BALBOA INSURANCE COMPANY	0.10%	\$786,860	\$483,828	\$579,759	\$744,168	153.81%
64	AMERICAN INTERNATIONAL INS CO	0.10%	\$768,687	\$649,119	\$794,489	\$883,984	136.18%
65	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.10%	\$736,936	\$649,194	\$432,782	\$492,186	75.81%
66	TRAVELERS INDEMNITY CO OF AMERICA	0.10%	\$723,206	\$697,197	\$588,208	\$619,990	88.93%
67	AMERICAN MODERN HOME INSURANCE CO	0.10%	\$722,872	\$510,201	\$163,895	\$165,796	32.50%
68	UNITED FIRE AND CASUALTY COMPANY	0.09%	\$701,650	\$717,901	\$634,118	\$726,748	101.23%
69	DEPOSITORS INSURANCE COMPANY	0.09%	\$700,250	\$823,885	\$1,486,895	\$1,412,247	171.41%
70	SECURITY NATIONAL INSURANCE COMPANY	0.09%	\$662,258	\$679,452	\$873,056	\$750,591	110.47%
71	HOMESITE INDEMNITY COMPANY	0.08%	\$638,498	\$472,374	\$215,163	\$271,606	57.50%
72	AMERICAN FAMILY HOME INSURANCE COMPANY	0.08%	\$635,595	\$735,611	\$631,138	\$523,686	71.19%
73	EMCASCO INSURANCE COMPANY	0.08%	\$633,409	\$618,464	\$515,467	\$671,762	108.62%
74	SECURA SUPREME INSURANCE COMPANY	0.08%	\$622,439	\$451,548	\$215,740	\$208,721	46.22%
75	FARMERS ALLIANCE MUTUAL INS CO	0.08%	\$594,408	\$542,164	\$198,984	\$225,786	41.65%
76	ARMED FORCES INSURANCE EXCHANGE	0.08%	\$570,854	\$564,632	\$570,316	\$345,655	61.22%
77	FEDERATED MUTUAL INSURANCE COMPANY	0.07%	\$532,841	\$546,262	\$266,824	\$273,834	50.13%
78	AMICA MUTUAL INSURANCE COMPANY	0.07%	\$509,779	\$489,545	\$466,118	\$755,168	154.26%
79	TEACHERS INSURANCE COMPANY	0.07%	\$508,402	\$468,598	\$465,846	\$439,136	93.71%
80	OWNERS INSURANCE COMPANY	0.07%	\$496,616	\$404,459	\$284,870	\$119,359	29.51%
81	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.07%	\$494,970	\$425,593	\$408,885	\$472,589	111.04%
82	GUIDEONE AMERICA INSURANCE COMPANY	0.06%	\$472,696	\$468,377	\$205,615	\$220,710	47.12%
83	KANSAS CITY FIRE & MARINE INS CO	0.06%	\$437,128	\$177,209	\$11,147	\$7,271	4.10%
84	AMERICAN FIRE & CASUALTY COMPANY	0.06%	\$429,896	\$397,591	\$449,419	\$419,219	105.44%
85	CENTRE INSURANCE COMPANY	0.06%	\$425,064	\$291,375	\$240,462	\$233,201	80.03%
86	TWIN CITY FIRE INS CO	0.05%	\$417,703	\$421,281	\$363,619	\$599,804	142.38%
87	UNIVERSAL FIRE & CASUALTY INS CO	0.05%	\$409,642	\$351,381	\$184,438	\$157,315	44.77%
88	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO	0.05%	\$358,806	\$351,512	\$955,927	\$975,273	277.46%
89	AMEX ASSURANCE COMPANY	0.04%	\$334,774	\$257,721	\$252,720	\$177,122	68.73%
90	FIRST NATIONAL INS CO OF AMERICA	0.04%	\$320,809	\$487,570	\$759,016	\$924,344	189.58%
91	HORACE MANN INSURANCE COMPANY	0.04%	\$307,650	\$304,939	\$277,784	\$259,950	85.25%
92	PHARMACISTS MUTUAL INSURANCE COMPANY	0.04%	\$307,307	\$300,589	\$646,392	\$629,650	209.47%
93	OHIO CASUALTY INSURANCE COMPANY	0.04%	\$297,645	\$253,892	\$370,788	\$324,160	127.68%
94	AMERICAN NATIONAL GENERAL INS CO	0.04%	\$266,524	\$186,345	\$65,155	\$68,237	36.62%
95	ELECTRIC INSURANCE COMPANY	0.03%	\$217,324	\$188,154	\$114,143	\$120,810	64.21%
96	EMPLOYERS MUTUAL CASUALTY COMPANY	0.03%	\$198,979	\$170,000	\$165,524	\$310,205	182.47%
97	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.03%	\$192,191	\$196,113	\$232,839	\$262,408	133.80%
98	HARTFORD ACCIDENT & INDEMNITY CO	0.02%	\$170,671	\$173,843	\$149,035	\$190,542	109.61%
99	NATIONAL LLOYDS INSURANCE COMPANY	0.02%	\$159,549	\$94,918	\$10,129	\$12,629	13.31%
100	BROTHERHOOD MUTUAL INSURANCE CO	0.02%	\$138,680	\$128,133	\$69,418	\$66,704	52.06%
101	CHURCH MUTUAL INSURANCE COMPANY	0.02%	\$125,364	\$119,988	\$93,785	\$78,515	65.44%
102	HARTFORD FIRE INSURANCE COMPANY	0.02%	\$123,724	\$134,340	\$382,059	\$397,585	295.95%
103	EXACT PROPERTY & CASUALTY	0.02%	\$121,629	\$118,444	\$220,412	\$205,398	173.41%
104	MASSACHUSETTS BAY INS CO	0.01%	\$97,686	\$54,672	\$16,821	\$17,201	31.46%
105	GE PROPERTY & CASUALTY INSURANCE COMPANY	0.01%	\$94,192	\$101,766	\$22,174	\$74,409	-73.12%
106	HANOVER INSURANCE COMPANY THE	0.01%	\$84,104	\$44,522	\$6,717	\$17,870	40.14%
107	AEGIS SECURITY INSURANCE COMPANY	0.01%	\$79,640	\$84,113	\$40,667	\$34,667	41.21%
108	CENTENNIAL INSURANCE COMPANY	0.01%	\$76,918	\$84,036	\$21,913	\$23,213	27.62%
109	CITIZENS INSURANCE COMPANY OF AMERICA	0.01%	\$75,213	\$46,948	\$9,092	\$8,578	18.27%
110	FIDELITY AND DEPOSIT CO MARYLAND	0.01%	\$64,067	\$64,067	\$112,125	\$112,125	175.01%
111	AMERICAN SECURITY INSURANCE COMPANY	0.01%	\$50,487	\$27,933	\$435	\$3,158	11.31%
112	GUIDEONE SPECIALTY MUTUAL INSURANCE CO	0.01%	\$49,394	\$23,091	\$5,000	\$218,472	946.13%
113	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.01%	\$42,090	\$58,437	\$12,866	\$1,201	-2.06%
114	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$39,599	\$40,661	\$24,669	\$137,973	-339.33%
115	MERASTAR INSURANCE COMPANY	0.01%	\$38,981	\$32,214	\$17,938	\$18,581	57.68%
116	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$37,725	\$33,276	\$37,881	\$51,396	154.45%
117	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$29,728	\$14,932	\$0	\$1,020	6.83%
118	NORTHLAND INSURANCE COMPANY	0.00%	\$18,561	\$72,046	\$16,631	\$28,489	39.54%
119	STANDARD GUARANTY INSURANCE COMPANY	0.00%	\$17,123	\$8,418	\$0	\$797	9.47%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - HOME OWNERS MULTI-PERIL**

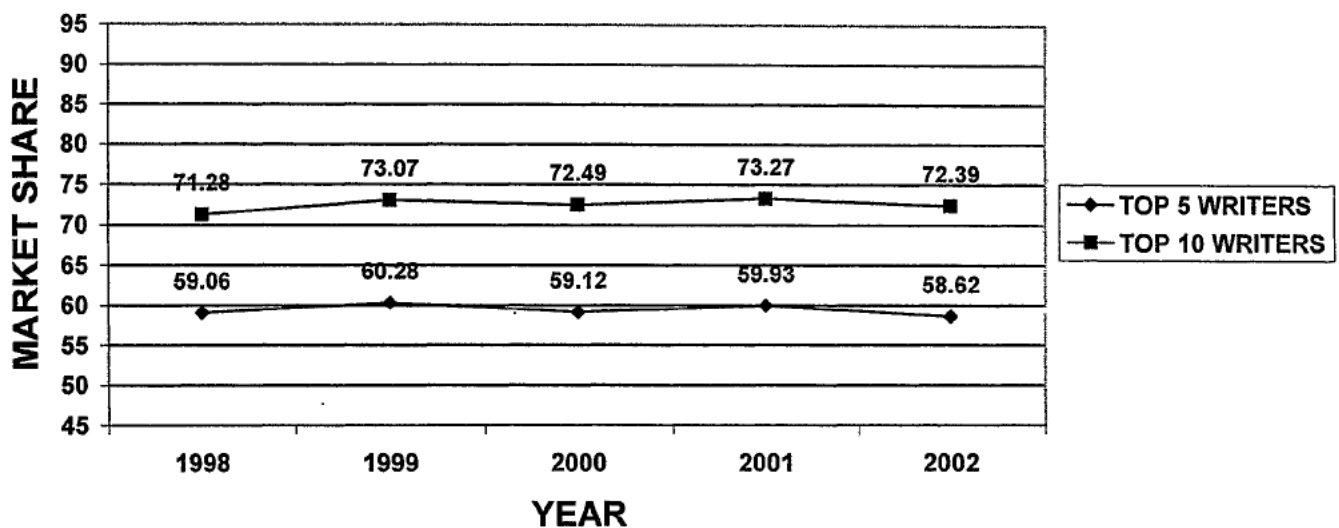
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	JEFFERSON INSURANCE COMPANY	0.00%	\$14,139	\$72,234	\$42,617	\$51,405	71.16%
121	VALIANT INS CO	0.00%	\$11,704	\$37,027	\$50,535	\$27,193	73.44%
122	AIU INSURANCE COMPANY	0.00%	\$8,229	\$4,588	\$0	\$459	10.00%
123	AFFILIATED FM INSURANCE COMPANY	0.00%	\$8,088	\$6,843	\$0	-\$214	-3.13%
124	MUTUAL FIRE AND STORM INSURANCE CO	0.00%	\$7,916	\$8,275	\$1,976	\$1,976	23.88%
125	AMERICAN PROTECTION INSURANCE CO	0.00%	\$7,825	\$6,876	\$10,031	\$631	9.18%
126	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$6,572	\$5,198	\$0	\$0	0.00%
127	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$5,401	\$5,316	\$21,948	-\$75,123	-1413.15%
128	MARYLAND CASUALTY COMPANY	0.00%	\$4,600	\$9,041	\$2,173	\$1,636	18.10%
129	ASSURANCE COMPANY OF AMERICA	0.00%	\$3,090	\$11,984	\$17,137	\$5,737	47.87%
130	HORACE MANN PROPERTY & CASUALTY INS CO	0.00%	\$2,334	\$5,491	\$3,272	\$3,055	55.64%
131	COUNTRY PREFERRED INSURANCE COMPANY	0.00%	\$1,450	\$1,792	\$0	\$103	5.75%
132	MUTUALAID EXCHANGE	0.00%	\$1,402	\$183	\$0	\$38	20.77%
133	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$629	\$2,644	\$0	\$1,677	63.43%
134	COUNTRY CASUALTY INS CO	0.00%	\$579	\$593	\$0	\$11	1.85%
135	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$522	\$4,806	\$21,566	\$21,962	456.97%
136	CHUBB INDEMNITY INSURANCE COMPANY	0.00%	\$338	\$338	\$0	\$21	6.21%
137	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$272	\$583	\$0	-\$55	-9.43%
138	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.00%	\$68	\$99	\$0	-\$599	-605.05%
139	FIREMANS FUND INS CO OF MISSOURI	0.00%	\$5	\$5	\$0	\$0	0.00%
140	AMERICAN CASUALTY CO OF READING PA	0.00%	\$0	\$0	\$15,000	\$61,563	N/A
141	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	\$7,500	\$6,348	N/A
142	AMERICAN STATES INSURANCE CO TX	0.00%	\$0	\$0	\$3,442	\$4,438	N/A
143	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$14,047	\$8,438	N/A
144	AMERICAN STATES PREFERRED INS CO	0.00%	\$0	\$47	\$16,553	-\$57,220	-121744.68%
145	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3,805	N/A
146	BLUE RIDGE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$46,000	N/A
147	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$17,307	N/A
148	CAMDEN FIRE INSURANCE ASSOCIATION THE	0.00%	\$0	\$0	\$950	\$950	N/A
149	CHURCH INSURANCE CO THE	0.00%	\$0	\$490	\$0	-\$797	-162.65%
150	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$0	\$0	\$0	\$8	N/A
151	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	-\$6,000	-\$5,056	N/A
152	ESURANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$50,000	-\$5,183	N/A
153	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	\$0	-\$1	N/A
154	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$0	\$0	\$0	-\$348	N/A
155	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$0	-\$8	N/A
156	HARLEYSVILLE INSURANCE COMPANY	0.00%	\$0	\$0	\$7,250	\$7,250	N/A
157	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$2,432	\$2,432	N/A
158	HAWKEYE SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
159	INSURANCE COMPANY OF ILLINOIS	0.00%	\$0	\$0	\$0	\$0	N/A
160	INTERSTATE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$12,183	N/A
161	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,062	N/A
162	MENDOTA INSURANCE COMPANY	0.00%	\$0	\$204	\$867	\$10,179	4989.71%
163	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$326	N/A
164	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$0	-\$1	N/A
165	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$79	N/A
166	PHOENIX INSURANCE COMPANY THE	0.00%	\$0	\$0	\$7,467	\$218	N/A
167	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	\$0	N/A
168	STATE FARM GENERAL INSURANCE CO	0.00%	\$0	\$0	\$8,953	-\$1,455	N/A
169	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$61	N/A
170	TIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
171	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	\$0	\$0	-\$5,125	-\$7,678	N/A
172	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	\$0	\$0	\$0	-\$22,037	N/A
173	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$2,164	N/A
174	TRAVELERS PROPERTY CASUALTY INS CO OF ILL	0.00%	\$0	\$0	\$0	-\$2	N/A
175	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	\$45,240	\$33,865	N/A
176	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$2,400	\$21,400	-\$5,423	-225.96%
177	UNITED STATES FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$394	N/A
178	VESTA FIRE INSURANCE CORP	0.00%	\$0	\$179	\$0	\$0	0.00%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - HOME OWNERS MULTI-PERIL**

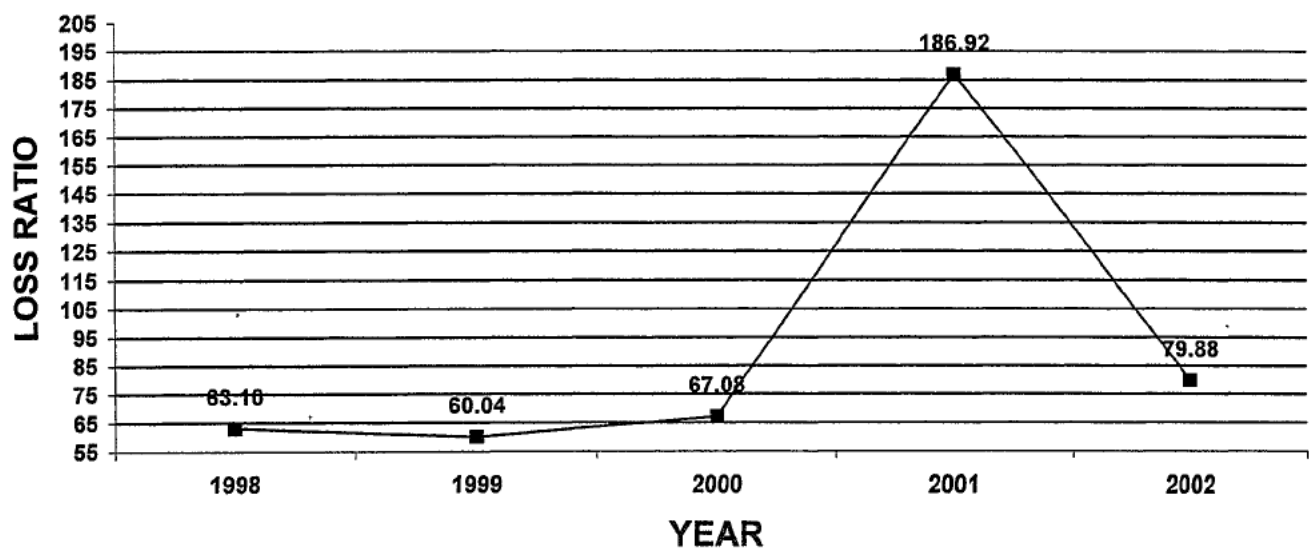
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	WINTERHUR INTERNATIONAL AMERICA INS CO	0.00%	\$0	\$0	-\$604	-\$604	N/A
180	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	-\$25	\$2,860	\$128,364	\$12,548	438.74%
181	UNITED SECURITY INSURANCE COMPANY	0.00%	-\$38	\$497	\$0	\$0	0.00%
182	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.00%	-\$69	\$231	\$0	-\$17	-7.36%
183	NATIONAL GENERAL INS CO	0.00%	-\$193	\$19,338	\$64,621	\$51,040	263.94%
184	CALIFORNIA CASUALTY INSURANCE CO	0.00%	-\$194	\$366	\$56,125	\$37,222	10169.95%
185	CONTINENTAL WESTERN INSURANCE CO	0.00%	-\$422	\$2,344	\$47,381	\$26,699	1139.04%
186	ONEBEACON INSURANCE COMPANY	0.00%	-\$550	-\$365	\$129,622	-\$9,349	2561.37%
187	SHELTER GENERAL INS CO	0.00%	-\$590	-\$221	\$0	-\$4,926	2228.96%
188	CHARTER OAK FIRE INSURANCE CO THE	0.00%	-\$665	-\$462	\$4,083	\$43,733	-9466.02%
189	STATE AUTOMOBILE MUTUAL INS CO	0.00%	-\$695	-\$695	\$38,440	-\$59,801	8604.46%
190	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	-\$699	-\$699	\$149,904	\$243,088	-34776.54%
191	FARMERS AND MERCHANTS INSURANCE CO	0.00%	-\$998	-\$544	\$218,750	\$24,257	-4459.01%
192	NORTHERN ASSURANCE CO OF AMERICA	0.00%	-\$1,516	-\$1,516	\$49,737	-\$16,639	1097.55%
193	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	-\$1,688	\$64,650	\$131,824	\$70,238	108.64%
194	AMERICAN EMPLOYERS INSURANCE CO	0.00%	-\$2,319	-\$2,339	\$140,251	\$40,579	-1734.89%
195	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	-\$2,797	\$253,064	\$149,563	-\$77,701	-30.70%
196	CONTINENTAL INSURANCE COMPANY THE	0.00%	-\$3,283	-\$3,283	\$664,317	\$500,123	-15233.72%
197	ECONOMY FIRE & CASUALTY COMPANY	0.00%	-\$4,945	\$104,742	\$597,876	\$568,574	542.83%
198	UNION INSURANCE CO	0.00%	-\$7,044	\$96,429	\$137,460	\$124,707	129.33%
199	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	-\$15,007	\$668,735	\$1,327,719	\$702,011	104.98%
200	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	-\$18,716	\$525,959	\$2,569,117	\$2,092,688	397.88%
201	FIDELITY AND CASUALTY CO OF NY	0.00%	-\$19,792	-\$19,129	\$0	-\$6,949	36.33%
	TOTAL	100.00%	\$760,159,499	\$705,582,101	\$604,121,481	\$563,635,429	79.88%

MISSOURI HOME OWNERS MULTI-PERIL INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

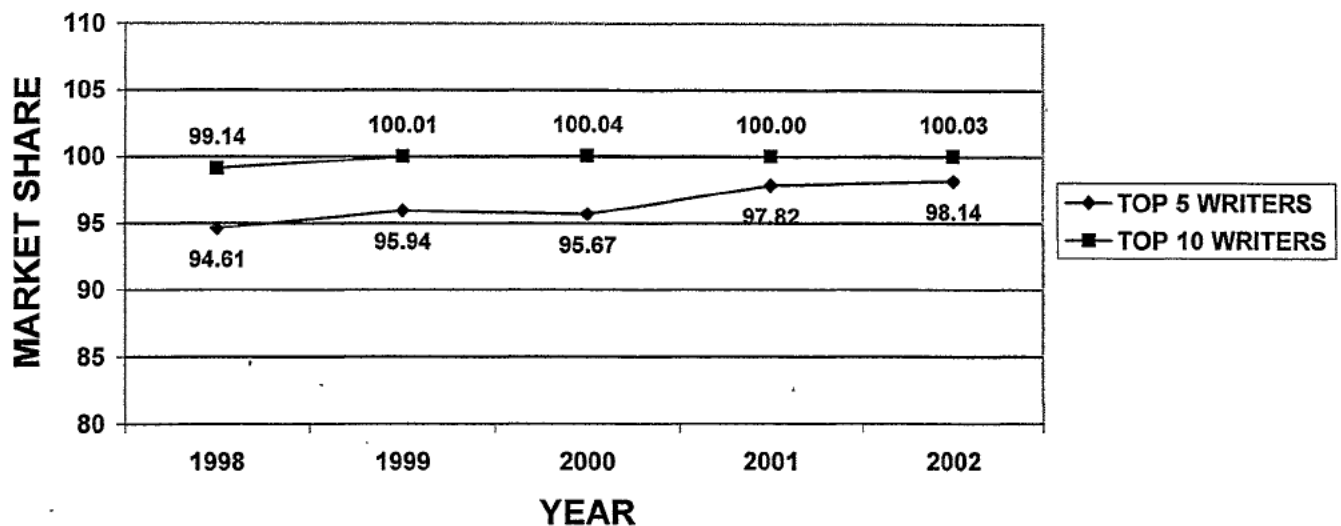


**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - DWELLING OWNERS MULTI-PERIL (ACV)**

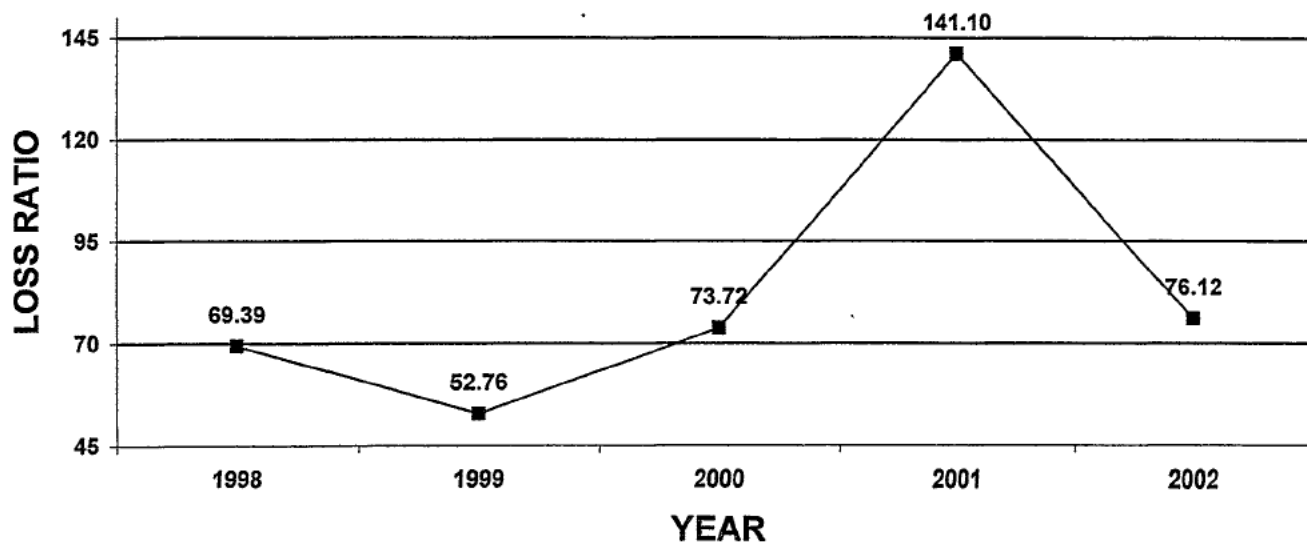
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY MUTUAL INS CO	51.12%	\$19,299,406	\$18,133,619	\$15,114,007	\$14,373,475	79.26%
2	STATE FARM FIRE AND CASUALTY CO	33.42%	\$12,617,165	\$11,654,252	\$9,110,723	\$8,481,144	72.77%
3	FARM BUREAU TOWN & COUNTRY INS CO OF MO	10.27%	\$3,876,200	\$3,412,689	\$3,010,553	\$3,208,157	94.01%
4	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.89%	\$713,514	\$648,560	\$554,359	\$539,865	83.24%
5	USAA CASUALTY INSURANCE COMPANY	1.43%	\$540,480	\$515,476	\$397,607	\$363,605	70.54%
6	BITUMINOUS FIRE AND MARINE INS CO	0.84%	\$316,965	\$327,926	\$225,175	-\$65,485	-19.97%
7	AMERICAN BANKERS' INS CO OF FLORIDA	0.56%	\$211,804	\$175,943	\$95,739	\$8,881	5.05%
8	SECURA INSURANCE A MUTUAL COMPANY	0.37%	\$138,345	\$147,409	\$91,647	\$73,896	50.13%
9	SECURA SUPREME INSURANCE COMPANY	0.12%	\$45,458	\$32,978	\$23,971	\$23,191	70.32%
10	PENNSYLVANIA MANUFACTURERS ASSOC INS C	0.00%	\$13	\$18	\$0	-\$1,031	-5727.78%
11	GE REINSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$48,238	N/A
12	GULF INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,759	N/A
13	REGENT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,241	N/A
14	STATE FARM GENERAL INSURANCE CO	-0.03%	-\$9,796	\$247,058	\$370,078	-\$85,917	-34.78%
TOTAL		100.00%	\$37,749,554	\$35,295,928	\$28,993,859	\$26,868,025	76.12%

MISSOURI DWELLING OWNERS MULTI-PERIL INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY MUTUAL INS CO	8.76%	\$45,868,533	\$37,619,475	\$19,427,006	\$17,657,819	46.94%
2	STATE FARM FIRE AND CASUALTY CO	4.67%	\$24,449,842	\$21,899,936	\$14,327,592	\$9,065,212	41.39%
3	CINCINNATI INS CO THE	4.22%	\$22,085,711	\$20,442,005	\$12,051,969	\$13,647,319	66.76%
4	FEDERAL INSURANCE COMPANY	3.25%	\$17,012,378	\$14,988,493	\$5,315,556	\$4,482,597	29.91%
5	AMCO INSURANCE COMPANY	3.11%	\$16,272,026	\$15,037,484	\$9,452,719	\$13,059,124	86.84%
6	SAVERS PROPERTY & CASUALTY INS CO	2.47%	\$12,921,340	\$12,123,370	\$3,819,028	\$6,758,309	55.75%
7	TRAVELERS INDEMNITY CO OF ILLINOIS	2.20%	\$11,491,960	\$9,948,520	\$2,910,839	\$4,167,680	41.89%
8	HARTFORD FIRE INSURANCE COMPANY	2.19%	\$11,450,129	\$10,024,359	\$12,183,170	\$12,213,601	121.84%
9	CONTINENTAL WESTERN INSURANCE CO	1.79%	\$9,388,046	\$7,309,648	\$1,789,991	\$2,701,475	36.96%
10	SHELTER MUTUAL INSURANCE CO	1.78%	\$9,293,644	\$8,923,842	\$4,629,368	\$5,377,921	60.26%
11	PHILADELPHIA INDEMNITY INSURANCE CO	1.72%	\$8,982,228	\$7,347,026	\$2,557,506	\$2,781,295	37.86%
12	CHURCH MUTUAL INSURANCE COMPANY	1.69%	\$8,841,850	\$7,995,423	\$5,390,557	\$5,112,617	63.94%
13	HARTFORD CASUALTY INS CO	1.66%	\$8,702,007	\$8,136,564	\$6,439,690	\$5,126,571	63.01%
14	AMERICAN STATES INSURANCE COMPANY	1.65%	\$8,631,860	\$8,658,847	\$3,389,549	\$4,105,975	47.42%
15	COLUMBIA MUTUAL INSURANCE CO	1.62%	\$8,491,784	\$7,469,728	\$5,166,699	\$4,263,075	57.07%
16	ASSURANCE COMPANY OF AMERICA	1.52%	\$7,956,856	\$8,584,383	\$4,207,022	\$4,915,852	57.27%
17	AMERICAN ECONOMY INSURANCE COMPANY	1.45%	\$7,563,857	\$7,534,953	\$4,568,121	\$3,605,850	47.85%
18	MARYLAND CASUALTY COMPANY	1.29%	\$6,760,946	\$4,803,593	\$665,964	\$1,520,225	31.65%
19	ARGONAUT GREAT CENTRAL INSURANCE CO	1.19%	\$6,230,904	\$5,693,310	\$3,122,107	\$2,485,841	43.66%
20	OWNERS INSURANCE COMPANY	1.18%	\$6,191,295	\$5,390,078	\$2,413,990	\$3,257,850	60.44%
21	GREAT NORTHERN INSURANCE COMPANY	1.15%	\$6,019,170	\$4,928,727	\$1,081,736	\$1,158,214	23.50%
22	TRAVELERS INDEMNITY CO OF CONNECTICUT	1.15%	\$6,012,482	\$5,543,280	\$1,157,268	\$1,621,947	29.26%
23	UNITED FIRE AND CASUALTY COMPANY	1.07%	\$5,618,550	\$5,550,718	\$2,881,121	\$2,392,876	43.11%
24	COLUMBIA NATIONAL INSURANCE COMPANY	1.03%	\$5,377,899	\$4,678,512	\$3,358,363	\$3,259,108	69.66%
25	WEST AMERICAN INSURANCE COMPANY	0.99%	\$5,179,243	\$4,890,139	\$3,319,720	\$3,326,419	68.02%
26	ATLANTIC MUTUAL INSURANCE COMPANY	0.97%	\$5,082,915	\$4,984,733	\$1,850,114	\$1,576,258	31.62%
27	AMERICAN CASUALTY CO OF READING PA	0.94%	\$4,925,887	\$4,118,901	\$338,928	-\$18,294,025	-444.15%
28	AMERISURE MUTUAL INSURANCE COMPANY	0.93%	\$4,881,162	\$4,272,375	\$361,404	\$1,161,930	27.20%
29	TRUCK INSURANCE EXCHANGE	0.92%	\$4,808,250	\$4,533,843	\$6,742,366	\$6,466,869	142.64%
30	AMERISURE INSURANCE COMPANY	0.90%	\$4,705,326	\$4,539,436	\$2,124,522	\$2,394,504	52.75%
31	ALLSTATE INSURANCE COMPANY	0.85%	\$4,450,131	\$3,984,924	\$2,589,542	\$2,448,215	61.44%
32	TRAVELERS INDEMNITY CO OF AMERICA	0.83%	\$4,359,883	\$5,020,295	\$4,151,737	\$3,846,535	76.62%
33	CAMERON MUTUAL INSURANCE COMPANY	0.82%	\$4,297,243	\$3,763,947	\$1,227,458	\$1,648,513	43.80%
34	CAPITOL INDEMNITY CORPORATION	0.81%	\$4,264,866	\$4,908,597	\$2,266,918	\$4,363,509	88.90%
35	BROTHERHOOD MUTUAL INSURANCE CO	0.79%	\$4,120,154	\$3,723,989	\$2,546,822	\$2,333,276	62.66%
36	FEDERATED MUTUAL INSURANCE COMPANY	0.78%	\$4,094,676	\$3,512,804	\$1,735,162	\$2,211,652	62.96%
37	GENERAL CASUALTY CO OF WISCONSIN	0.77%	\$4,031,479	\$3,711,470	\$1,606,435	\$1,622,283	43.71%
38	FARMERS INSURANCE EXCHANGE	0.76%	\$3,965,284	\$3,957,353	\$2,289,055	\$2,165,930	54.73%
39	TRAVELERS INDEMNITY COMPANY	0.75%	\$3,903,369	\$4,492,257	\$2,742,963	\$3,370,796	75.04%
40	ROYAL INDEMNITY COMPANY	0.73%	\$3,806,817	\$4,172,051	\$5,862,086	\$5,918,356	141.86%
41	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.72%	\$3,781,280	\$3,492,667	\$3,013,007	\$2,962,623	84.82%
42	WESTPORT INSURANCE CORPORATION	0.72%	\$3,756,249	\$4,600,154	\$2,181,856	\$4,803,212	104.41%
43	BITUMINOUS CASUALTY CORPORATION	0.70%	\$3,688,884	\$3,490,545	\$673,513	\$1,475,487	42.27%
44	CONTINENTAL CASUALTY COMPANY	0.70%	\$3,666,201	\$4,365,574	\$1,517,552	\$142,373	3.26%
45	GUIDEONE MUTUAL INSURANCE COMPANY	0.67%	\$3,513,988	\$3,444,138	\$2,420,173	-\$459,253	-13.33%
46	ST PAUL FIRE & MARINE INSURANCE CO	0.67%	\$3,493,034	\$4,053,795	\$3,960,343	\$2,033,178	50.15%
47	SECURA INSURANCE A MUTUAL COMPANY	0.66%	\$3,463,054	\$3,016,964	\$1,808,447	\$1,500,344	49.73%
48	AUTO OWNERS INSURANCE CO MUTUAL	0.64%	\$3,352,236	\$3,030,042	\$860,553	\$304,455	10.05%
49	MID CENTURY INSURANCE COMPANY	0.63%	\$3,314,021	\$3,615,441	\$2,336,848	\$2,940,591	81.33%
50	GRINNELL MUTUAL REINSURANCE COMPANY	0.62%	\$3,264,629	\$3,043,077	\$2,320,640	\$2,613,677	85.89%
51	ONEBEACON AMERICA INSURANCE COMPANY	0.61%	\$3,201,423	\$4,562,609	\$3,938,311	\$4,191,264	91.86%
52	CHARTER OAK FIRE INSURANCE CO THE	0.61%	\$3,188,570	\$2,840,751	\$2,188,091	\$2,024,811	71.28%
53	TRANSPORTATION INSURANCE COMPANY	0.59%	\$3,067,807	\$3,419,960	\$5,005,834	\$4,263,264	124.66%
54	ROYAL INSURANCE COMPANY OF AMERICA	0.59%	\$3,067,172	\$1,769,137	\$859,662	\$787,752	44.53%
55	NATIONWIDE MUTUAL INSURANCE COMPANY	0.58%	\$3,048,222	\$2,745,241	\$801,849	\$1,317,207	47.98%
56	TRANSCONTINENTAL INSURANCE COMPANY	0.53%	\$2,788,524	\$3,380,983	\$2,184,964	\$2,265,933	67.02%
57	AMERICAN EMPLOYERS INSURANCE CO	0.53%	\$2,758,227	\$3,462,047	\$3,648,757	\$3,597,934	103.93%
58	MICHIGAN MILLERS MUTUAL INS CO	0.53%	\$2,754,973	\$2,332,450	\$1,232,632	\$2,022,765	86.72%
59	REGENT INSURANCE COMPANY	0.51%	\$2,672,362	\$2,617,954	\$521,114	\$527,190	20.14%
60	AMERICAN MOTORISTS INSURANCE CO	0.50%	\$2,632,104	\$2,516,820	\$1,369,940	\$1,227,750	48.80%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	AMERICAN INSURANCE COMPANY THE	0.50%	\$2,624,446	\$2,741,985	\$753,812	\$1,189,093	43.37%
62	ACE AMERICAN INSURANCE COMPANY	0.49%	\$2,571,308	\$2,389,607	\$240,310	\$484,316	20.27%
63	NORTHERN INSURANCE CO OF NEW YORK	0.47%	\$2,473,702	\$3,084,948	\$2,367,910	\$2,770,013	89.79%
64	GUIDEONE ELITE INSURANCE COMPANY	0.47%	\$2,452,424	\$2,184,879	\$1,624,119	\$1,322,101	60.51%
65	INDIANA LUMBERMENS MUTUAL INS CO	0.46%	\$2,400,780	\$2,219,190	\$935,439	\$1,153,566	51.98%
66	ZURICH AMERICAN INSURANCE COMPANY	0.45%	\$2,375,038	\$1,822,839	\$483,670	\$326,237	17.90%
67	OHIO CASUALTY INSURANCE COMPANY	0.43%	\$2,258,637	\$1,643,947	\$298,793	\$1,466,618	89.21%
68	ONEBEACON INSURANCE COMPANY	0.43%	\$2,247,690	\$3,154,978	\$1,146,627	-\$562,945	-17.84%
69	SECURITY INSURANCE COMPANY OF HARTFORD	0.42%	\$2,218,806	\$1,440,220	\$328,155	\$809,900	56.23%
70	ST PAUL MERCURY INSURANCE COMPANY	0.41%	\$2,155,140	\$1,756,784	\$98,531	\$104,445	5.95%
71	LUMBERMENS MUTUAL CASUALTY CO	0.41%	\$2,125,754	\$1,689,478	\$588,471	-\$97,699	-5.78%
72	GUARANTY NATIONAL INSURANCE COMPANY	0.41%	\$2,124,912	\$1,774,230	\$1,137,368	\$1,174,189	66.18%
73	FIRE INSURANCE EXCHANGE	0.40%	\$2,069,743	\$2,033,643	\$2,052,790	\$1,895,013	93.18%
74	HARTFORD STEAM BOILER INSPECTION & INS	0.39%	\$2,049,371	\$2,065,033	\$9,663	\$1,028,218	49.79%
75	TWIN CITY FIRE INS CO	0.37%	\$1,949,411	\$1,676,245	\$765,421	\$28,488	1.70%
76	AMERICAN AND FOREIGN INSURANCE CO	0.37%	\$1,933,820	\$2,666,137	\$2,478,068	\$3,494,732	131.08%
77	MIDWESTERN INDEMNITY COMPANY THE	0.35%	\$1,841,840	\$121,209	\$1,149	\$18,939	15.63%
78	STATE AUTO PROPERTY & CASUALTY INS CO	0.35%	\$1,821,980	\$1,625,394	\$1,012,076	\$1,063,110	65.41%
79	STATEWIDE INSURANCE COMPANY	0.34%	\$1,784,856	\$1,660,658	\$517,206	\$655,602	39.48%
80	AMERICAN ALTERNATIVE INS CORP	0.34%	\$1,754,323	\$1,731,162	\$1,059,035	\$2,053,952	118.65%
81	FARMLAND MUTUAL INSURANCE COMPANY	0.33%	\$1,716,544	\$1,878,081	\$636,545	\$1,546,933	82.37%
82	PHARMACISTS MUTUAL INSURANCE COMPANY	0.30%	\$1,582,601	\$1,496,197	\$372,844	-\$1,033,224	-69.06%
83	LIBERTY INSURANCE UNDERWRITERS INC.	0.30%	\$1,559,662	\$1,508,332	\$0	\$1,067,215	70.75%
84	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.29%	\$1,497,700	\$1,725,976	\$277,735	\$364,215	21.10%
85	VIGILANT INSURANCE COMPANY	0.28%	\$1,461,505	\$1,116,329	\$503,288	\$567,415	50.83%
86	VALLEY FORGE INSURANCE COMPANY	0.28%	\$1,455,743	\$1,671,360	\$1,571,732	\$797,756	47.73%
87	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.28%	\$1,444,851	\$1,731,496	\$1,790,020	\$195,377	11.28%
88	FIREMANS FUND INSURANCE COMPANY	0.27%	\$1,418,290	\$2,077,247	\$1,363,356	\$2,650,228	127.58%
89	FIDELITY AND DEPOSIT CO MARYLAND	0.27%	\$1,411,854	\$1,250,674	\$283,343	\$255,217	20.41%
90	LIBERTY MUTUAL FIRE INSURANCE CO	0.25%	\$1,299,243	\$1,595,462	\$1,974,924	\$917,219	57.49%
91	AMERICAN AUTOMOBILE INSURANCE CO	0.25%	\$1,298,334	\$1,497,881	\$834,313	-\$788,667	-52.65%
92	HARTFORD UNDERWRITERS INSURANCE CO	0.24%	\$1,261,063	\$1,381,384	\$589,391	\$1,366,570	98.93%
93	TRI STATE INSURANCE CO OF MINNESOTA	0.24%	\$1,246,631	\$968,639	\$1,452,313	\$1,281,010	132.25%
94	HANOVER INSURANCE COMPANY THE	0.23%	\$1,203,203	\$969,023	\$190,600	\$358,058	36.95%
95	GUIDEONE SPECIALTY MUTUAL INSURANCE CO	0.23%	\$1,201,817	\$899,403	\$704,966	\$192,266	21.38%
96	QBE INSURANCE CORPORATION	0.23%	\$1,188,599	\$669,357	\$171,446	\$203,199	30.36%
97	PEERLESS INSURANCE COMPANY	0.22%	\$1,145,335	\$192,554	\$0	\$44,733	23.23%
98	GENERAL FIRE & CASUALTY COMPANY	0.22%	\$1,127,652	\$852,593	\$124,756	\$108,445	12.72%
99	UNITED STATES FIDELITY & GUARANTY CO	0.21%	\$1,112,665	\$1,214,473	\$1,704,335	\$1,542,192	126.98%
100	EMPLOYERS MUTUAL CASUALTY COMPANY	0.21%	\$1,084,894	\$974,516	\$405,121	\$289,711	29.73%
101	NEW HAMPSHIRE INSURANCE COMPANY	0.20%	\$1,029,722	\$1,061,802	\$303,925	\$1,641,263	154.57%
102	EMPLOYERS FIRE INSURANCE COMPANY	0.20%	\$1,024,390	\$1,411,178	\$1,240,879	\$1,483,514	105.13%
103	FARMERS ALLIANCE MUTUAL INS CO	0.19%	\$981,097	\$929,010	\$568,515	\$619,628	66.70%
104	MARKEL INSURANCE COMPANY	0.18%	\$967,381	\$692,811	\$55,880	\$202,615	29.25%
105	OAK RIVER INSURANCE COMPANY	0.18%	\$942,678	\$854,037	\$230,354	\$754,627	88.36%
106	GRANITE STATE INSURANCE COMPANY	0.17%	\$896,765	\$487,138	\$161,510	\$284,730	58.45%
107	MASSACHUSETTS BAY INS CO	0.17%	\$871,213	\$1,170,291	\$788,749	\$1,241,354	106.07%
108	CENTENNIAL INSURANCE COMPANY	0.16%	\$857,231	\$824,478	\$1,068,271	\$236,784	28.72%
109	SAFEGUARD INSURANCE COMPANY	0.16%	\$829,246	\$1,103,664	\$853,588	\$537,165	48.67%
110	GULF INSURANCE COMPANY	0.16%	\$817,000	\$772,047	\$542,219	\$566,967	73.31%
111	GREAT AMERICAN ASSURANCE COMPANY	0.15%	\$803,886	\$669,788	\$47,790	\$778,099	116.17%
112	CUMIS INSURANCE SOCIETY INC	0.15%	\$801,133	\$720,818	\$690,208	\$223,020	30.94%
113	NATIONAL FIRE INS CO OF HARTFORD	0.15%	\$780,072	\$1,174,409	\$1,359,838	\$2,205,596	187.80%
114	STATE AUTOMOBILE MUTUAL INS CO	0.15%	\$776,964	\$805,244	\$180,800	\$321,018	39.87%
115	RANGER INSURANCE COMPANY	0.15%	\$763,329	\$630,678	\$132,966	\$420,205	66.63%
116	T H E INSURANCE COMPANY	0.14%	\$758,913	\$618,648	\$150,526	\$5,417	0.88%
117	AMERICAN GUARANTEE & LIABILITY INS CO	0.14%	\$743,100	\$576,708	\$155,000	\$429,769	74.52%
118	EMPIRE FIRE AND MARINE INSURANCE CO	0.14%	\$736,597	\$718,301	\$1,880,314	\$2,006,384	279.32%
119	NATIONAL SURETY CORPORATION	0.13%	\$702,082	\$1,126,725	\$836,976	\$193,391	17.16%
120	ST PAUL GUARDIAN INSURANCE COMPANY	0.13%	\$684,091	\$878,830	\$80,844	\$96,783	11.01%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	TIG INSURANCE COMPANY	0.13%	\$666,819	\$1,090,295	\$397,519	-\$2,161	-0.20%
122	FLORISTS MUTUAL INSURANCE COMPANY	0.12%	\$642,199	\$595,862	\$127,230	\$289,616	48.60%
123	HARTFORD ACCIDENT & INDEMNITY CO	0.12%	\$635,994	\$751,428	\$268,230	\$214,941	28.60%
124	ASSOCIATED INDEMNITY CORPORATION	0.12%	\$628,620	\$286,702	\$325,833	\$313,558	109.37%
125	WAUSAU BUSINESS INSURANCE COMPANY	0.12%	\$612,810	\$717,112	\$585,726	\$345,655	48.20%
126	HAWKEYE SECURITY INSURANCE COMPANY	0.12%	\$603,609	\$90,327	\$5,436	\$37,282	41.27%
127	LITITZ MUTUAL INSURANCE COMPANY	0.11%	\$554,597	\$549,930	\$174,524	\$113,805	20.69%
128	NATIONWIDE AGRIBUSINESS INS CO	0.10%	\$547,671	\$453,142	\$600,642	-\$305,669	-67.46%
129	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.09%	\$478,077	\$445,505	\$461,885	\$575,600	129.20%
130	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.09%	\$474,904	\$490,295	\$3,112,286	-\$439,202	-89.58%
131	SAFECO INSURANCE CO OF AMERICA	0.09%	\$471,196	\$748,793	\$822,593	\$1,032,325	137.87%
132	PROPERTY & CASUALTY INS CO OF HARTFORD	0.09%	\$468,082	\$517,332	\$158,409	\$96,212	18.60%
133	SPECIALTY NATIONAL INSURANCE COMPANY	0.09%	\$464,363	\$368,928	\$106,435	\$171,523	46.49%
134	AMERICAN MANUFACTURERS MUTUAL INS CO	0.08%	\$436,216	\$656,069	\$625,443	\$845,650	128.90%
135	SENTRY INSURANCE A MUTUAL COMPANY	0.08%	\$435,733	\$432,080	\$205,763	\$1,083,151	250.68%
136	PHOENIX INSURANCE COMPANY THE	0.08%	\$423,756	\$414,805	\$104,212	\$128,854	31.06%
137	ULICO CASUALTY COMPANY	0.07%	\$390,219	\$306,184	\$2,041	\$49,306	16.10%
138	FIDELITY & GUARANTY INS UNDERWRITERS	0.07%	\$384,928	\$426,959	\$719,977	-\$182,078	-42.65%
139	NORTHERN ASSURANCE CO OF AMERICA	0.07%	\$355,115	\$373,087	\$233,084	\$136,329	36.54%
140	HOMELAND CENTRAL INSURANCE COMPANY	0.07%	\$352,684	\$670,266	\$614,012	-\$527,109	-78.64%
141	AMERICAN EQUITY SPECIALTY INSURANCE CO	0.07%	\$340,347	\$386,235	\$104,063	\$816,041	211.28%
142	GLOBE INDEMNITY COMPANY	0.06%	\$339,609	\$1,435,104	\$79,060	\$495,600	34.53%
143	PENN AMERICA INS CO	0.06%	\$331,584	\$414,684	\$170,059	\$175,272	42.27%
144	AMERICAN ZURICH INSURANCE COMPANY	0.06%	\$323,689	\$264,202	\$15,929	\$190,739	72.19%
145	LIBERTY INSURANCE CORPORATION	0.06%	\$306,664	\$326,337	\$19,648	-\$53,018	-16.25%
146	NATIONAL FIRE AND INDEMNITY EXCHANGE	0.06%	\$306,359	\$289,437	\$110,362	\$21,483	7.42%
147	GUIDEONE AMERICA INSURANCE COMPANY	0.06%	\$298,541	\$258,385	\$33,503	\$22,728	8.80%
148	CHURCH INSURANCE CO THE	0.06%	\$288,173	\$400,803	\$506,857	\$456,337	113.86%
149	COLONIAL AMERICAN CASUALTY AND SURETY C	0.05%	\$282,381	\$262,110	\$1,362,454	\$1,934,937	738.22%
150	AMERICAN MODERN HOME INSURANCE CO	0.05%	\$281,292	\$412,979	\$117,702	\$62,471	15.13%
151	BANCINSURE INC	0.05%	\$268,218	\$234,504	\$14,768	\$61,056	26.04%
152	FAIRMONT INSURANCE COMPANY	0.05%	\$261,981	\$233,171	\$73,776	\$90,776	38.93%
153	FIDELITY AND GUARANTY INSURANCE COMPANY	0.05%	\$251,862	\$263,765	\$336,991	-\$911,133	-345.43%
154	WESTCHESTER FIRE INSURANCE COMPANY	0.05%	\$241,500	\$197,067	\$732,413	\$357,816	181.57%
155	GREAT AMERICAN INSURANCE COMPANY	0.05%	\$240,730	\$291,816	\$23,738	\$66,060	22.64%
156	STAR INSURANCE COMPANY	0.04%	\$232,921	\$266,118	\$1,877,156	-\$880,158	-330.74%
157	LIBERTY MUTUAL INSURANCE COMPANY	0.04%	\$222,427	\$120,017	\$122,618	\$120,628	100.51%
158	UNITED STATES FIRE INSURANCE CO	0.04%	\$216,036	\$127,387	\$507,898	-\$171,796	-134.86%
159	TRUMBULL INSURANCE COMPANY	0.04%	\$215,004	\$225,051	\$6,853	\$17,252	7.67%
160	JEWELERS MUTUAL INSURANCE COMPANY	0.04%	\$188,901	\$163,352	\$22,590	\$18,306	11.21%
161	UNITED FIRE & INDEMNITY COMPANY	0.04%	\$185,716	\$40,267	\$0	\$20,000	49.67%
162	GULF UNDERWRITERS INSURANCE COMPANY	0.03%	\$162,157	\$141,823	\$0	\$58,086	40.96%
163	PACIFIC INDEMNITY COMPANY	0.03%	\$159,292	\$111,738	\$0	\$5,179	4.63%
164	GENERAL INSURANCE CO OF AMERICA	0.03%	\$155,891	\$193,918	\$67,706	\$71,852	37.05%
165	GREENWICH INSURANCE COMPANY	0.03%	\$150,939	\$196,551	\$20,901	\$338,622	172.28%
166	CONNECTICUT INDEMNITY COMPANY THE	0.03%	\$144,487	\$87,159	\$0	\$4,998	5.73%
167	GREAT WEST CASUALTY COMPANY	0.03%	\$143,606	\$133,291	\$1,675	-\$825	-0.62%
168	VALIANT INS CO	0.03%	\$142,437	\$274,811	\$29,038	-\$11,964	-4.35%
169	AMERICAN FIRE & CASUALTY COMPANY	0.03%	\$141,600	\$97,388	\$37,566	\$37,947	38.96%
170	COUNTRY MUTUAL INSURANCE COMPANY	0.03%	\$136,443	\$82,031	\$8,096	\$22,751	27.73%
171	MARKEL AMERICAN INSURANCE COMPANY	0.03%	\$135,136	\$33,384	\$0	\$3,729	11.17%
172	ZURICH AMERICAN INS CO OF ILLINOIS	0.03%	\$130,867	\$46,994	\$0	\$17,135	36.46%
173	SELECTIVE INSURANCE CO OF S CAROLINA	0.02%	\$123,566	\$64,285	\$30,954	\$49,824	77.50%
174	LINCOLN GENERAL INSURANCE CO	0.02%	\$121,127	\$54,091	\$18,000	\$23,522	43.49%
175	NORTHBROOK PROPERTY & CASUALTY INS CO	0.02%	\$119,824	\$327,730	\$349,594	\$25,756	7.86%
176	FIRST NATIONAL INS CO OF AMERICA	0.02%	\$117,305	\$130,346	\$2,016	-\$942	-0.72%
177	AFFILIATED FM INSURANCE COMPANY	0.02%	\$115,040	\$91,954	\$0	\$0	0.00%
178	EVERGREEN NATIONAL INDEMNITY COMPANY	0.02%	\$110,319	\$196,343	\$222,794	\$218,710	111.39%
179	GREAT AMERICAN ALLIANCE INSURANCE CO	0.02%	\$108,355	\$86,757	\$124,297	\$19,027	21.93%
180	CLARENDON NATIONAL INS CO	0.02%	\$107,133	\$151,111	\$387,789	\$273,469	180.97%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

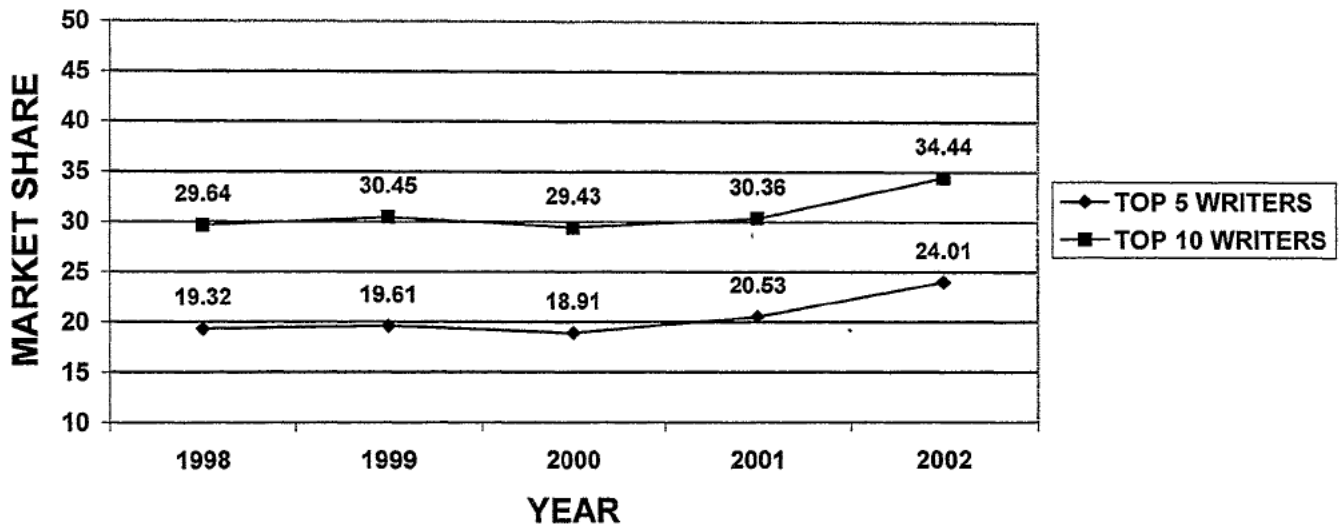
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	TRINITY UNIVERSAL INSURANCE COMPANY	0.02%	\$95,043	\$90,185	\$41,033	\$27,361	30.34%
182	UNITED SECURITY INSURANCE COMPANY	0.02%	\$90,199	\$103,248	\$452,919	\$711,406	689.03%
183	ILLINOIS NATIONAL INSURANCE COMPANY	0.02%	\$84,080	\$46,720	\$19,621	\$18,797	40.23%
184	SUMITOMO MARINE & FIRE INS CO OF AMERIC	0.02%	\$83,602	\$66,984	\$9,750	-\$3,173	-4.74%
185	NATIONAL CASUALTY COMPANY	0.02%	\$82,185	\$80,560	\$1,381	\$6,177	7.67%
186	WINTERHUR INTERNATIONAL AMERICA INS CO	0.02%	\$81,895	\$72,540	\$3,211	-\$29,035	-40.03%
187	HUDSON INSURANCE COMPANY	0.02%	\$80,524	\$40,218	\$0	\$32,074	79.75%
188	BANKERS STANDARD INSURANCE COMPANY	0.02%	\$78,858	\$282,352	\$1,198,139	\$459,788	162.84%
189	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.01%	\$70,020	\$54,989	\$0	\$23,823	43.32%
190	DISCOVER PROPERTY AND CASUALTY INS CO	0.01%	\$67,712	\$137,446	\$55,187	\$15,367	11.18%
191	NORTHLAND INSURANCE COMPANY	0.01%	\$67,378	\$62,110	\$0	\$9,685	15.59%
192	SCOTTSDALE INDEMNITY COMPANY	0.01%	\$67,151	\$63,699	\$6,693	\$2,524	3.96%
193	AMERICAN INTERNATIONAL SOUTH INS CO	0.01%	\$64,016	\$64,016	\$0	\$20,399	31.87%
194	DIAMOND STATE INSURANCE COMPANY	0.01%	\$62,960	\$156,921	\$285,257	\$445,918	284.17%
195	COREGIS INSURANCE COMPANY	0.01%	\$62,390	\$526,589	\$253,447	\$663,421	125.98%
196	FAIRFIELD INSURANCE COMPANY	0.01%	\$58,118	\$103,536	\$557,659	\$197,159	190.43%
197	UTICA MUTUAL INSURANCE COMPANY	0.01%	\$54,765	\$50,421	\$1,799	\$14,466	28.69%
198	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.01%	\$53,881	\$50,739	\$16,410	\$17,410	34.31%
199	REPUBLIC WESTERN INS CO	0.01%	\$52,523	\$65,523	\$35,650	\$14,783	22.56%
200	FIRST SPECIALTY INSURANCE CORPORATION	0.01%	\$50,588	\$51,534	\$1,397	\$37,958	73.66%
201	ARCH INSURANCE COMPANY	0.01%	\$49,093	\$32,224	\$0	\$27,776	86.20%
202	FEDERATED SERVICE INSURANCE COMPANY	0.01%	\$46,467	\$42,598	-\$4,834	-\$1,951	-4.58%
203	FIRST FINANCIAL INSURANCE COMPANY	0.01%	\$45,748	\$91,693	\$105,503	\$63,246	68.98%
204	COLORADO CASUALTY INSURANCE COMPANY	0.01%	\$43,871	\$162,514	\$83,435	\$498,403	306.68%
205	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$41,320	\$57,852	\$8,844	-\$3,635	-6.28%
206	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.01%	\$37,520	\$67,744	\$16,326	-\$219,106	-323.43%
207	RLI INSURANCE COMPANY	0.01%	\$36,560	\$111,960	\$48,991	\$83,407	74.50%
208	SECURITY NATIONAL INSURANCE COMPANY	0.01%	\$35,226	\$35,703	\$2,872	\$771	2.16%
209	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.01%	\$33,487	\$30,364	\$445	\$11,191	36.86%
210	MID-CONTINENT CASUALTY COMPANY	0.01%	\$31,860	\$38,393	\$0	-\$404	-1.05%
211	HARLEYSVILLE INSURANCE COMPANY	0.01%	\$31,555	\$35,727	\$9,950	\$165,403	462.96%
212	CRUM & FORSTER INDEMNITY COMPANY	0.01%	\$27,915	\$29,095	\$24,329	\$14,745	50.68%
213	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$24,884	\$23,444	\$5,834	\$21,079	89.91%
214	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$21,902	\$24,411	\$151,939	\$326,718	1338.40%
215	WESTFIELD INSURANCE COMPANY	0.00%	\$21,140	\$22,622	\$0	-\$109	-0.48%
216	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$17,746	\$91,071	\$22,466	-\$50,952	-55.95%
217	NORTHFIELD INSURANCE COMPANY	0.00%	\$17,511	\$8,471	\$0	\$581	6.86%
218	INSURANCE CORPORATION OF HANNOVER	0.00%	\$16,720	\$8,736	\$0	\$2,620	29.99%
219	INSURANCE COMPANY OF THE WEST	0.00%	\$15,989	\$8,892	\$387,592	-\$158,268	-1779.89%
220	SECURITY INDEMNITY INS CO	0.00%	\$12,781	\$39,724	\$0	-\$30,422	-76.58%
221	TIG INDEMNITY COMPANY	0.00%	\$10,565	\$18,559	\$3,666	-\$24,334	-131.12%
222	UNIVERSAL FIRE & CASUALTY INS CO	0.00%	\$8,485	\$17,207	\$0	-\$206,340	-1199.16%
223	UNITED NATIONAL SPECIALTY INSURANCE CO	0.00%	\$6,700	\$3,750	\$0	\$4,187	111.65%
224	MUTUAL FIRE AND STORM INSURANCE CO	0.00%	\$6,424	\$6,715	\$0	\$0	0.00%
225	COMMONWEALTH INSURANCE CO OF AMERICA	0.00%	\$5,382	\$2,333	\$0	\$0	0.00%
226	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$3,298	\$63,890	\$1,545,487	\$467,258	731.35%
227	SOUTHERN INSURANCE COMPANY	0.00%	\$1,342	\$1,177	\$0	\$124	10.54%
228	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$1,077	\$1,075	\$0	-\$99,257	-9233.21%
229	SELECTIVE INS CO OF THE SOUTHEAST	0.00%	\$805	\$436	\$0	\$84	19.27%
230	ALASKA NATIONAL INSURANCE COMPANY	0.00%	\$418	\$418	\$0	\$121	28.95%
231	AMERICAN SAFETY CASUALTY INSURANCE CO	0.00%	\$191	\$7,102	\$1,120	\$5,467	76.98%
232	EVEREST NATIONAL INSURANCE COMPANY	0.00%	\$30	\$30	\$0	\$9	30.00%
233	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$9	\$9	\$73,000	\$57,096	634400.00%
234	AMERICAN PROTECTION INSURANCE CO	0.00%	\$1	\$1	\$126,456	\$112,646	11264600.00%
235	ACCEPTANCE CASUALTY INSURANCE CO	0.00%	\$0	\$491	\$0	\$0	0.00%
236	ACCEPTANCE INDEMNITY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$660	N/A
237	ACE PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$8,829	N/A
238	AEGIS SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$10,000	N/A
239	AIU INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,000	N/A
240	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3,475	N/A

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

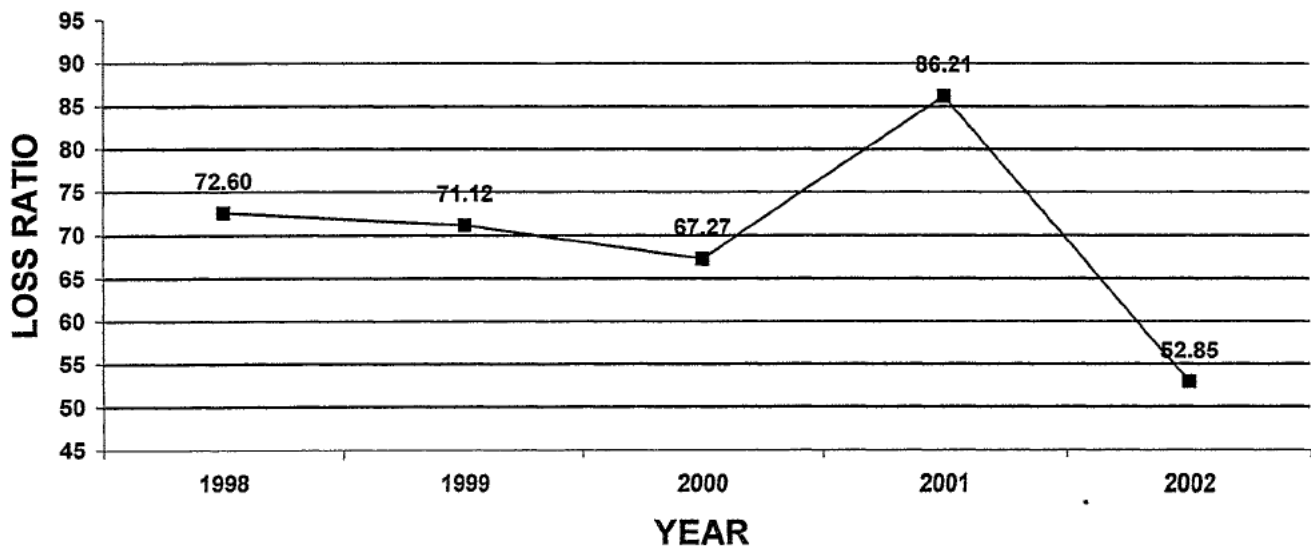
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
241	ASSOCIATES INSURANCE COMPANY	0.00%	\$0	\$0	\$135,860	\$40,860	N/A
242	ATLANTIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$25,771	N/A
243	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$63,478	N/A
244	CAMDEN FIRE INSURANCE ASSOCIATION THE	0.00%	\$0	\$0	\$201,065	-\$153,341	N/A
245	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$34,021	N/A
246	CINCINNATI CASUALTY COMPANY THE	0.00%	\$0	\$0	\$0	\$55,000	N/A
247	COMMERCIAL INS CO OF NEWARK NJ	0.00%	\$0	\$0	\$10,450	\$6,466	N/A
248	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	-\$5,415	\$363,556	-\$57,676	1065.12%
249	CONTRACTORS BONDING & INS COMPANY	0.00%	\$0	\$56,280	\$192,962	\$174,234	309.58%
250	ESURANCE INSURANCE COMPANY	0.00%	\$0	\$0	-\$100	\$248	N/A
251	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$419	\$0	-\$23,848	-5691.65%
252	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$26,000	-\$322,564	N/A
253	FIDELITY AND CASUALTY CO OF NY	0.00%	\$0	\$0	\$0	\$4,907	N/A
254	GLENS FALLS INSURANCE COMPANY THE	0.00%	\$0	\$0	-\$40	-\$40	N/A
255	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$22	N/A
256	HARLEYSVILLE MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$179	N/A
257	HORACE MANN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$806	N/A
258	HOUSTON GENERAL INS CO	0.00%	\$0	\$0	\$0	-\$29,935	N/A
259	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$0	\$12,596	\$23,450	-\$69,961	-555.42%
260	INTERSTATE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$155	N/A
261	LM INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$24	N/A
262	MARINE INDEMNITY INSURANCE CO OF AMERIC	0.00%	\$0	\$0	\$66,500	\$0	N/A
263	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$206,439	-\$99,853	N/A
264	MIC PROPERTY AND CASUALTY INS CORP	0.00%	\$0	\$0	\$76,609	-\$111,034	N/A
265	MILLERS MUTUAL INSURANCE ASSOCIATION	0.00%	\$0	\$0	\$0	-\$2,000	N/A
266	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.00%	\$0	\$0	\$0	-\$1,357	N/A
267	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$129	\$0	-\$16,276	-12617.05%
268	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$0	\$0	\$0	\$35,552	N/A
269	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	-\$168	N/A
270	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$48,973	N/A
271	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$0	\$0	\$0	\$1	N/A
272	PHOENIX ASSURANCE CO OF NEW YORK	0.00%	\$0	\$0	-\$69,490	-\$69,490	N/A
273	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	\$0	\$0	\$374,455	-\$268,786	N/A
274	PRUDENTIAL GENERAL INS CO	0.00%	\$0	\$0	\$0	-\$2	N/A
275	SAFETY NATIONAL CASUALTY CORPORATION	0.00%	\$0	\$0	\$270	-\$29,454	N/A
276	SECURA SUPREME INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$11	N/A
277	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$0	\$0	\$0	\$33	N/A
278	ST PAUL PROPERTY & CASUALTY INS CO	0.00%	\$0	\$3,594	\$0	-\$9,017	-250.89%
279	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$4,242	-\$86,801	N/A
280	TITAN INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$130,909	N/A
281	TOYOTA MOTOR INSURANCE COMPANY	0.00%	\$0	\$0	\$492,024	\$381,594	N/A
282	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$844,233	\$82,230	N/A
283	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	-\$13	-\$199,784	N/A
284	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$0	\$0	\$57,433	-\$257,280	N/A
285	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	-\$633	-\$127,974	N/A
286	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$18,005	N/A
287	VESTA FIRE INSURANCE CORP	0.00%	\$0	\$0	\$17,000	\$26,884	N/A
288	XL SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$31,824	-\$29,753	N/A
289	YORK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
290	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	-\$59	-\$22	-\$31	-\$82,869	376677.27%
291	CONTINENTAL WESTERN CASUALTY COMPANY	0.00%	-\$140	-\$140	\$4,753	-\$17,154	12252.86%
292	REDLAND INSURANCE COMPANY	0.00%	-\$177	\$11,642	\$0	-\$38,897	-334.11%
293	AMERICAN CENTRAL INSURANCE COMPANY	0.00%	-\$2,321	-\$2,321	\$5,907	-\$1,922,442	82828.18%
294	STATE FARM GENERAL INSURANCE CO	0.00%	-\$3,709	\$139,321	\$181,164	\$223,357	160.32%
295	GROCERS INSURANCE COMPANY	-0.02%	-\$95,124	\$416,769	\$777,212	\$420,435	100.88%
296	WAUSAU UNDERWRITERS INS CO	-0.08%	-\$420,711	-\$289,423	\$3,094,981	\$1,824,298	-630.32%
TOTAL		100.00%	\$523,399,718	\$490,498,672	\$290,946,242	\$259,245,841	52.85%

MISSOURI COMMERCIAL MULTI-PERIL INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

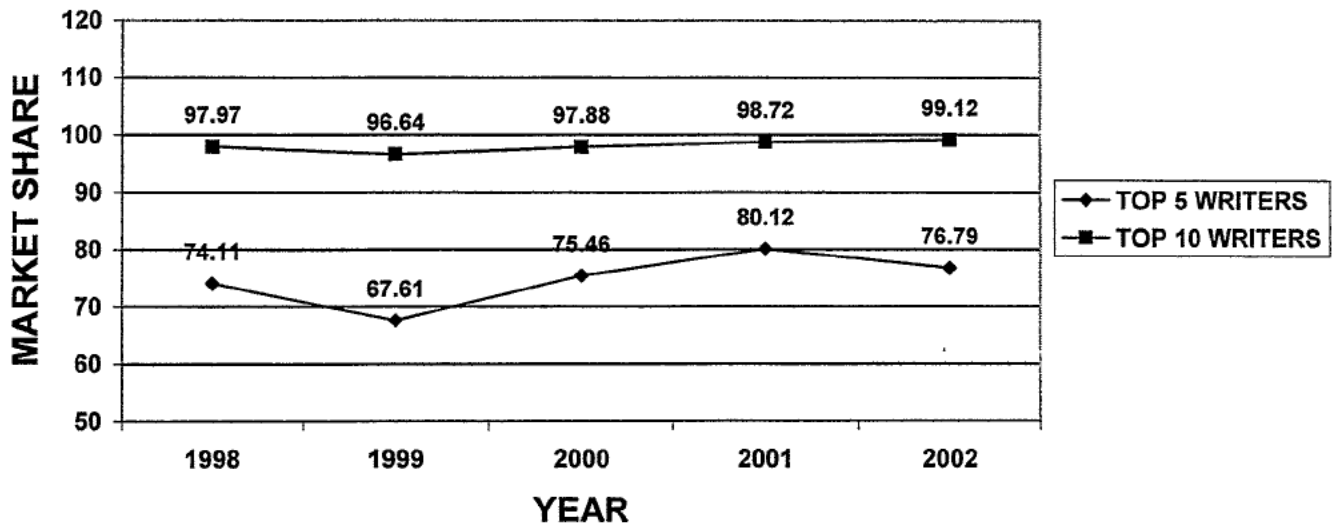


**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - MOBILE HOMES**

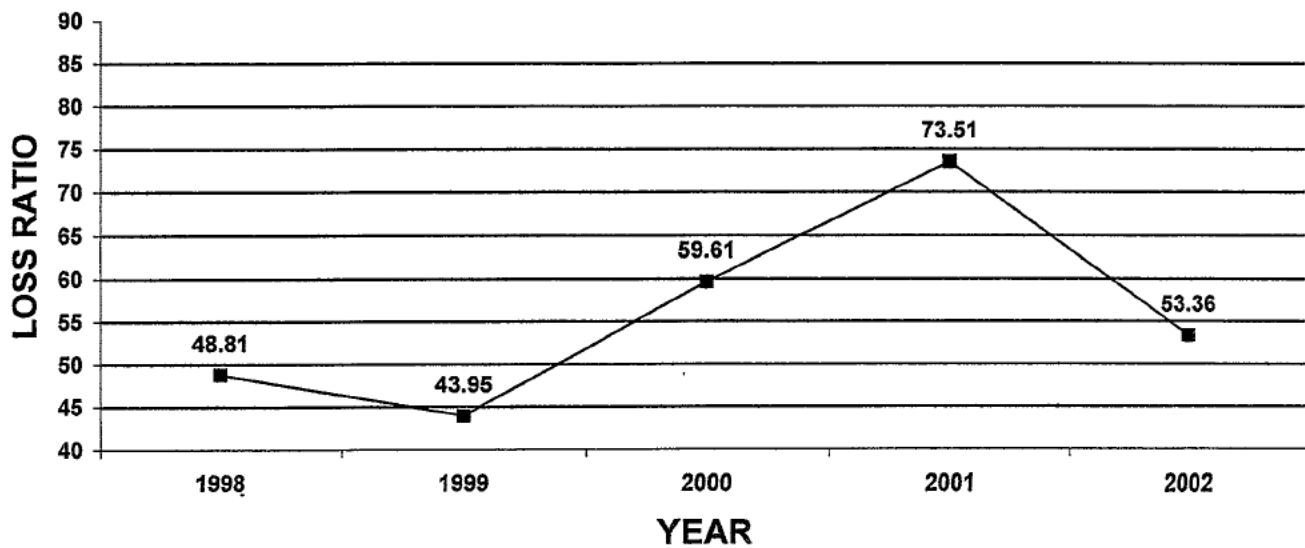
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FOREMOST SIGNATURE INSURANCE COMPANY	21.39%	\$4,925,053	\$4,768,965	\$2,606,309	\$2,755,381	57.78%
2	STATE FARM FIRE AND CASUALTY CO	15.82%	\$3,641,675	\$3,629,479	\$1,798,819	\$1,729,195	47.64%
3	PROGRESSIVE CASUALTY INSURANCE CO	14.70%	\$3,384,687	\$3,159,715	\$1,524,564	\$1,674,779	53.00%
4	AMERICAN FAMILY MUTUAL INS CO	14.01%	\$3,225,073	\$3,002,747	\$1,954,517	\$1,941,984	64.67%
5	SHELTER MUTUAL INSURANCE CO	10.87%	\$2,502,236	\$2,441,517	\$1,241,141	\$1,477,475	60.51%
6	FARM BUREAU TOWN & COUNTRY INS CO OF MO	7.61%	\$1,752,821	\$1,709,228	\$1,326,194	\$1,301,105	76.12%
7	FOREMOST INSURANCE CO	7.51%	\$1,728,798	\$1,703,259	\$538,869	\$221,846	13.02%
8	FOREMOST PROPERTY AND CASUALTY INS CO	4.37%	\$1,005,371	\$959,227	\$418,246	\$333,096	34.73%
9	ALLSTATE INSURANCE COMPANY	1.92%	\$441,702	\$456,557	\$227,353	\$227,019	49.72%
10	AUTO OWNERS INSURANCE CO MUTUAL	0.92%	\$212,619	\$206,443	\$93,606	\$95,164	46.10%
11	LIBERTY MUTUAL FIRE INSURANCE CO	0.33%	\$76,833	\$79,154	\$13,264	\$13,264	16.76%
12	SECURA INSURANCE A MUTUAL COMPANY	0.33%	\$76,543	\$81,558	\$90,388	\$72,882	89.36%
13	FARMERS ALLIANCE MUTUAL INS CO	0.12%	\$28,703	\$42,477	\$22,464	\$19,964	47.00%
14	SECURA SUPREME INSURANCE COMPANY	0.11%	\$25,059	\$18,179	\$23,971	\$23,191	127.57%
15	METROPOLITAN PROPERTY & CASUALTY INS CO	0.03%	\$8,018	\$20,812	\$1	\$7,475	35.92%
16	OWNERS INSURANCE COMPANY	0.02%	\$4,710	\$4,140	\$1,219	\$1,255	30.31%
17	HORACE MANN INSURANCE COMPANY	0.01%	\$2,713	\$3,010	\$0	-\$683	-22.69%
18	STATE FARM GENERAL INSURANCE CO	0.00%	\$0	\$0	\$9,339	-\$13,143	N/A
19	ASSOCIATES INSURANCE COMPANY	-0.09%	-\$20,125	-\$18,380	\$5,294	\$294	-1.60%
TOTAL		100.00%	\$23,022,489	\$22,268,087	\$11,895,558	\$11,881,543	53.36%

MISSOURI MOBILE HOMES INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

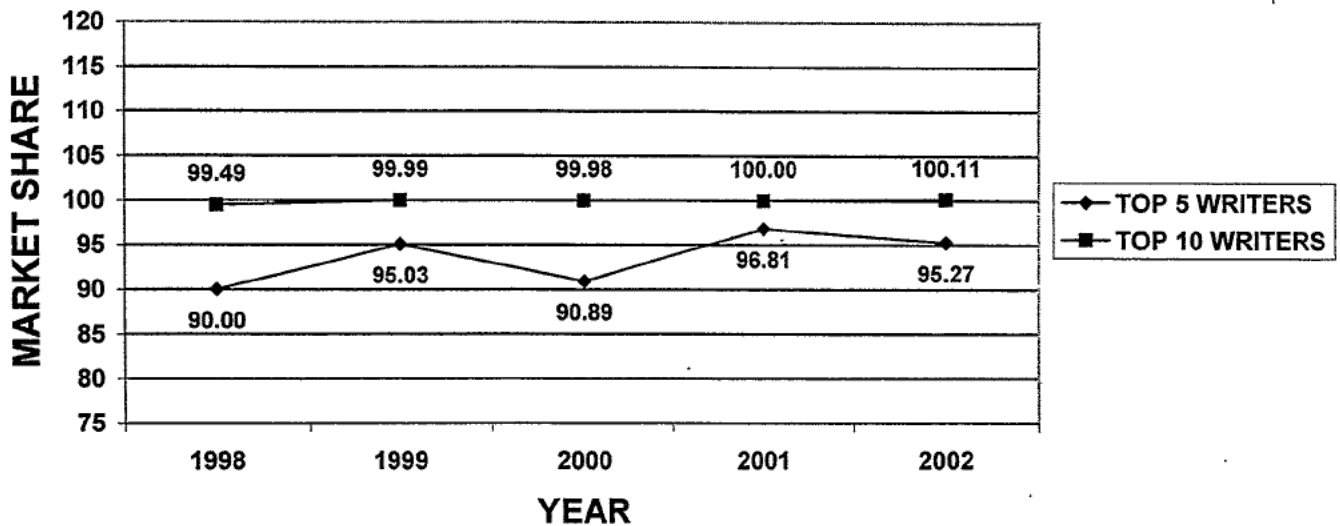


**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - GROWING CROPS**

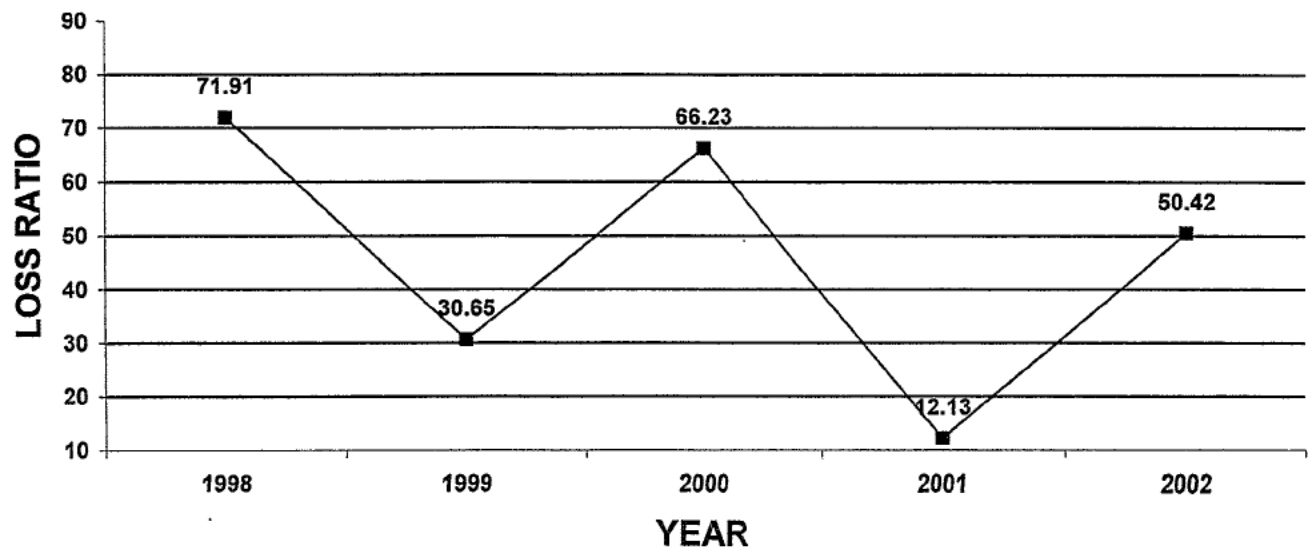
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FARMERS MUTUAL HAIL INS CO OF IOWA	42.29%	\$2,200,182	\$2,200,182	\$797,089	\$797,089	36.23%
2	FARMERS ALLIANCE MUTUAL INS CO	22.69%	\$1,180,640	\$1,180,640	\$655,681	\$655,681	55.54%
3	AMERICAN GROWERS INSURANCE COMPANY	19.53%	\$1,016,259	\$1,016,259	\$413,307	\$416,549	40.99%
4	AGRI GENERAL INSURANCE COMPANY	5.45%	\$283,780	\$283,780	\$248,732	\$242,732	85.54%
5	GREAT AMERICAN INSURANCE COMPANY	5.30%	\$275,926	\$275,926	\$422,436	\$422,436	153.10%
6	EMPIRE FIRE AND MARINE INSURANCE CO	3.00%	\$156,294	\$156,294	\$73,147	\$73,149	46.80%
7	TWIN CITY FIRE INS CO	1.22%	\$63,358	\$63,358	\$5,736	\$5,736	9.05%
8	STATE FARM FIRE AND CASUALTY CO	0.50%	\$25,941	\$25,941	\$7,275	\$7,275	28.04%
9	GREAT AMERICAN INS CO OF NEW YORK	0.07%	\$3,630	\$3,630	\$871	\$871	23.99%
10	ALLIANCE INSURANCE COMPANY INC	0.06%	\$2,879	\$2,879	\$1,771	\$1,771	61.51%
11	CONTINENTAL CASUALTY COMPANY	-0.11%	-\$5,954	-\$5,954	\$0	\$0	0.00%
	TOTAL	100.00%	\$5,202,935	\$5,202,935	\$2,626,045	\$2,623,289	50.42%

MISSOURI GROWING CROPS INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - OCEAN MARINE**

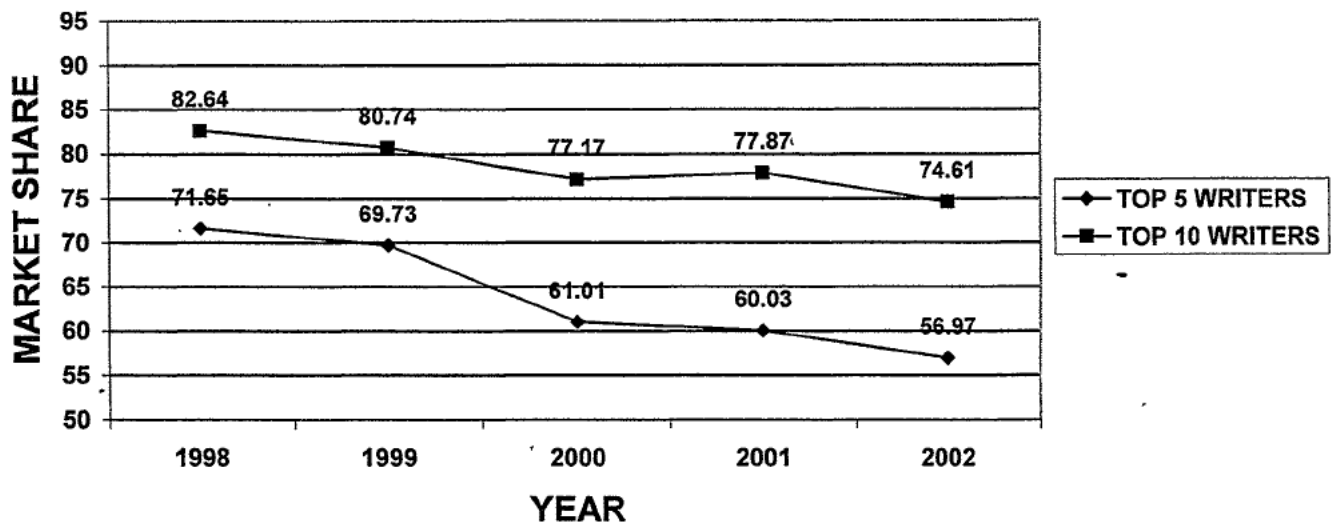
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN HOME ASSURANCE COMPANY	16.25%	\$5,798,258	\$5,906,810	\$3,161,838	\$3,847,117	65.13%
2	CONTINENTAL INSURANCE COMPANY THE	13.10%	\$4,674,308	\$4,465,980	\$2,220,581	\$5,408,361	121.10%
3	ST PAUL FIRE & MARINE INSURANCE CO	11.24%	\$4,011,622	\$3,834,709	\$6,625,902	\$1,594,885	41.59%
4	GREAT AMERICAN INS CO OF NEW YORK	8.50%	\$3,034,024	\$2,930,366	\$792,334	\$2,837,379	96.83%
5	ONEBEACON AMERICA INSURANCE COMPANY	7.88%	\$2,811,556	\$2,668,105	\$1,325,958	\$1,241,538	46.53%
6	FIREMANS FUND INSURANCE COMPANY	6.36%	\$2,271,021	\$2,062,143	\$204,966	\$591,680	28.69%
7	AFFILIATED FM INSURANCE COMPANY	3.49%	\$1,244,024	\$1,153,824	\$496,240	-\$100,772	-8.73%
8	NEW YORK MARINE & GENERAL INS CO	2.65%	\$946,378	\$855,948	\$33,604	\$139,479	16.28%
9	MARKEL AMERICAN INSURANCE COMPANY	2.58%	\$921,390	\$847,492	\$237,395	\$30,815	3.64%
10	XL SPECIALTY INSURANCE COMPANY	2.55%	\$909,568	\$848,396	\$742	\$148,701	17.53%
11	FEDERAL INSURANCE COMPANY	2.54%	\$907,163	\$846,355	\$242,804	\$231,070	27.30%
12	ZURICH AMERICAN INSURANCE COMPANY	2.03%	\$725,289	\$752,570	\$4,597	\$160,422	21.32%
13	CONTINENTAL CASUALTY COMPANY	1.55%	\$551,864	\$517,929	\$149,793	\$84,976	16.41%
14	NEW HAMPSHIRE INSURANCE COMPANY	1.47%	\$526,105	\$511,209	\$263,609	\$361,841	70.78%
15	INDEMNITY INSURANCE CO OF NORTH AMERICA	1.43%	\$509,588	\$529,331	\$88,574	\$257,946	48.73%
16	HARTFORD FIRE INSURANCE COMPANY	1.37%	\$490,214	\$491,930	\$26,795	\$14,091	2.86%
17	NAVIGATORS INSURANCE COMPANY	1.36%	\$485,255	\$378,798	\$0	\$56,064	14.80%
18	INSURANCE COMPANY OF NORTH AMERICA	1.33%	\$476,147	\$389,116	\$51,382	\$117,160	30.11%
19	OLD UNITED CASUALTY COMPANY	1.24%	\$442,254	\$424,592	\$160,653	\$51,950	12.24%
20	HANOVER INSURANCE COMPANY THE	1.05%	\$376,064	\$257,986	\$29,690	\$14,241	5.52%
21	CENTENNIAL INSURANCE COMPANY	1.05%	\$374,396	\$266,461	\$0	-\$4,540	-1.70%
22	ROYAL INSURANCE COMPANY OF AMERICA	0.88%	\$315,130	\$321,863	\$1,089,514	\$2,489,278	773.40%
23	ACE AMERICAN INSURANCE COMPANY	0.78%	\$278,673	\$274,926	\$7,951	-\$25,625	-9.32%
24	MTSUI MARINE & FIRE INS CO OF AMERICA	0.76%	\$270,000	\$233,280	\$0	\$0	0.00%
25	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.65%	\$230,973	\$155,992	\$44,270	\$86,421	55.40%
26	LIBERTY MUTUAL INSURANCE COMPANY	0.63%	\$225,516	\$183,501	\$2,643,589	\$6,596,934	3595.04%
27	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.49%	\$176,063	\$174,337	\$50,790	-\$248,408	-142.49%
28	STANDARD FIRE INSURANCE COMPANY	0.40%	\$143,197	\$134,978	\$47,367	\$25,393	18.81%
29	WESTPORT INSURANCE CORPORATION	0.39%	\$140,049	\$253,968	\$378,076	\$159,540	62.82%
30	AMERICAN MODERN HOME INSURANCE CO	0.39%	\$138,222	\$133,437	\$73,227	\$67,802	50.81%
31	GLENS FALLS INSURANCE COMPANY THE	0.37%	\$131,881	\$136,037	\$16,242	\$16,242	11.94%
32	WINTERHUR INTERNATIONAL AMERICA INS CO	0.28%	\$100,000	\$100,000	\$0	\$17,627	17.63%
33	ATLANTIC MUTUAL INSURANCE COMPANY	0.28%	\$98,209	\$79,317	-\$20,024	-\$82,589	-104.13%
34	TRAVELERS INDEMNITY CO OF ILLINOIS	0.24%	\$84,546	\$104,799	\$10,347	\$2,464	2.35%
35	HOMELAND CENTRAL INSURANCE COMPANY	0.22%	\$78,305	\$46,167	\$0	\$0	0.00%
36	STATE AUTO PROPERTY & CASUALTY INS CO	0.20%	\$71,609	\$71,623	\$22,088	\$22,049	30.78%
37	HARTFORD UNDERWRITERS INSURANCE CO	0.19%	\$66,604	\$67,479	\$16,863	\$17,655	26.16%
38	LUMBERMENS MUTUAL CASUALTY CO	0.17%	\$60,288	\$48,652	\$1,684	-\$3,760	-7.73%
39	LIBERTY INSURANCE UNDERWRITERS INC.	0.16%	\$57,999	\$59,752	\$111,587	\$16,359,260	27378.60%
40	LIBERTY MUTUAL FIRE INSURANCE CO	0.15%	\$53,464	\$52,556	\$13,567	\$13,508	25.70%
41	USAA CASUALTY INSURANCE COMPANY	0.13%	\$44,872	\$42,576	\$25,005	\$32,942	77.37%
42	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.12%	\$43,311	\$34,252	\$0	\$1,485	4.34%
43	NORTHERN INSURANCE CO OF NEW YORK	0.12%	\$42,671	\$13,372	\$29,423	\$33,224	248.46%
44	EMPLOYERS FIRE INSURANCE COMPANY	0.12%	\$41,338	\$39,545	\$20,895	\$13,301	33.64%
45	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.11%	\$38,990	\$19,495	\$0	\$4,735	24.29%
46	CLARENDON NATIONAL INS CO	0.11%	\$38,191	\$39,329	\$4,584	\$57,725	146.77%
47	AMERICAN BANKERS INS CO OF FLORIDA	0.11%	\$37,480	\$36,140	\$13,085	\$10,827	29.96%
48	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.10%	\$34,028	\$33,869	\$6,210	\$4,131	12.20%
49	AUTOMOBILE INS CO OF HARTFORD CT	0.09%	\$30,653	\$31,023	\$5,522	\$7,766	25.03%
50	NORTHERN ASSURANCE CO OF AMERICA	0.08%	\$29,811	\$163,339	\$132,393	\$111,313	68.15%
51	TIG INSURANCE COMPANY	0.08%	\$27,753	\$70,920	\$20,569	-\$71,087	-100.24%
52	PROPERTY & CASUALTY INS CO OF HARTFORD	0.04%	\$14,735	\$9,876	\$790	\$1,449	14.67%
53	KANSAS CITY FIRE & MARINE INS CO	0.03%	\$10,118	\$4,560	\$0	\$0	0.00%
54	TRINITY UNIVERSAL INSURANCE COMPANY	0.02%	\$7,663	\$8,279	\$2,400	\$2,509	30.31%
55	BANKERS STANDARD INSURANCE COMPANY	0.02%	\$7,013	\$6,642	\$0	-\$20	-0.30%
56	HARTFORD CASUALTY INS CO	0.02%	\$6,866	\$7,404	\$0	-\$2	-0.03%
57	MID CENTURY INSURANCE COMPANY	0.02%	\$6,519	\$10,209	\$0	\$530	5.19%
58	AMERICAN MOTORISTS INSURANCE CO	0.02%	\$6,363	\$2,724	\$0	-\$2,388	-87.67%
59	AMICA MUTUAL INSURANCE COMPANY	0.02%	\$5,431	\$5,144	-\$1,217	-\$1,217	-23.66%
60	JEFFERSON INSURANCE COMPANY	0.01%	\$5,320	\$9,814	\$0	-\$2,709	-27.60%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - OCEAN MARINE**

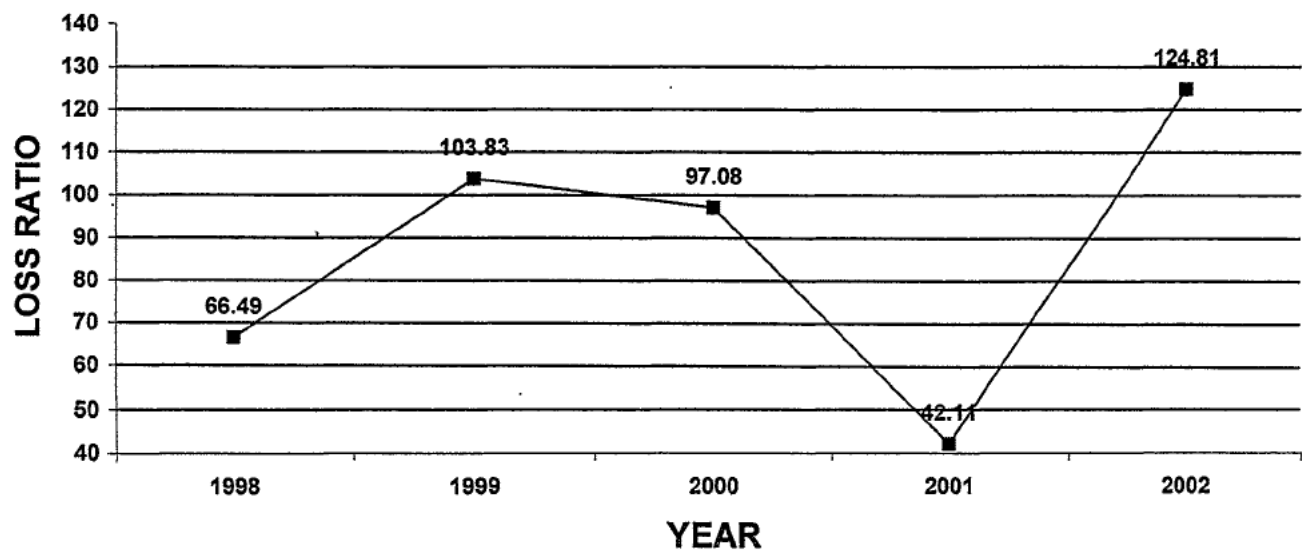
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	TRAVELERS INDEMNITY CO OF AMERICA	0.01%	\$3,750	\$3,368	\$0	\$189	5.61%
62	TWIN CITY FIRE INS CO	0.01%	\$2,235	\$2,200	\$0	\$20	0.91%
63	FOREMOST INSURANCE CO	0.01%	\$2,050	\$67	\$0	\$0	0.00%
64	CONNECTICUT INDEMNITY COMPANY THE	0.00%	\$1,750	\$1,750	\$0	\$75	4.29%
65	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$1,445	\$181	\$0	\$0	0.00%
66	ELECTRIC INSURANCE COMPANY	0.00%	\$1,431	\$1,320	\$0	\$0	0.00%
67	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$767	\$1,027	\$244	\$1,195	116.36%
68	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$364	\$551	\$0	-\$33	-5.99%
69	SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$103	\$103	\$0	\$1	0.97%
70	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.00%	\$47	\$58	\$0	\$0	0.00%
71	AMERICAN CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
72	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$46	N/A
73	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$1,506	N/A
74	BUCKEYE UNION INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$33,715	N/A
75	ECONOMY PREMIER ASSURANCE COMPANY	0.00%	\$0	\$15	\$0	-\$45	-300.00%
76	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$0	\$0	\$0	-\$13,000	N/A
77	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	\$0	-\$3	N/A
78	FIDELITY AND CASUALTY CO OF NY	0.00%	\$0	\$166	\$0	-\$15,484	-9327.71%
79	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$14	N/A
80	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$22,500	-\$46,844	N/A
81	GULF INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$360	N/A
82	INSURANCE CORPORATION OF NEW YORK	0.00%	\$0	\$0	\$0	-\$4,720	N/A
83	MARYLAND CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$65	N/A
84	MASSACHUSETTS BAY INS CO	0.00%	\$0	\$0	\$8,649	\$8,649	N/A
85	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$0	\$0	\$0	-\$437	N/A
86	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$0	\$757	\$698	N/A
87	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	\$0	\$0	-\$1,741	N/A
88	SENTRY SELECT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$194	N/A
89	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$0	\$0	\$0	-\$128	N/A
90	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$7,554	\$8,728	N/A
91	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$2,602	N/A
92	U S SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
93	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$0	-\$289	N/A
94	UNITED STATES FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$37,033	N/A
95	VALIANT INS CO	0.00%	\$0	\$0	\$0	-\$16	N/A
96	WASHINGTON INTERNATIONAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$3,483	N/A
97	ECONOMY FIRE & CASUALTY COMPANY	0.00%	-\$17	\$2,955	\$17,301	\$15,242	515.80%
98	VIGILANT INSURANCE COMPANY	0.00%	-\$28	\$372	\$0	-\$154	-41.40%
99	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	-\$79	-\$79	\$0	\$0	0.00%
100	AMERICAN EMPLOYERS INSURANCE CO	0.00%	-\$86	-\$65	\$0	-\$3	4.62%
101	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	-\$92	\$2,328	\$2,079	-\$1,946	-83.59%
102	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	-\$319	\$9,092	\$525	-\$1,023	-11.25%
103	ACE PROPERTY AND CASUALTY INSURANCE CO	-0.01%	-\$2,175	\$3,127	\$0	-\$325	-10.39%
104	FACTORY MUTUAL INSURANCE COMPANY	-0.04%	-\$15,430	-\$890	\$0	-\$992	111.46%
TOTAL		100.00%	\$35,682,058	\$34,189,872	\$20,943,863	\$42,671,435	124.81%

MISSOURI OCEAN MARINE INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FACTORY MUTUAL INSURANCE COMPANY	12.60%	\$22,658,402	\$14,671,616	\$391,202	\$455,785	3.11%
2	STATE FARM FIRE AND CASUALTY CO	8.47%	\$15,244,732	\$14,877,739	\$5,740,724	\$5,910,486	39.73%
3	CONTINENTAL CASUALTY COMPANY	4.90%	\$8,809,164	\$8,913,567	\$7,062,987	\$4,939,062	55.41%
4	ST PAUL FIRE & MARINE INSURANCE CO	4.50%	\$8,098,659	\$7,742,141	\$5,379,229	\$5,994,665	77.43%
5	ZURICH AMERICAN INSURANCE COMPANY	4.29%	\$7,712,241	\$6,283,731	\$1,122,826	-\$544,382	-8.66%
6	NATIONAL UNION FIRE INS CO OF PITTSBURG	3.92%	\$7,054,212	\$9,298,780	\$1,745,912	\$2,002,515	21.54%
7	ASSURANCE COMPANY OF AMERICA	2.99%	\$5,384,289	\$4,649,502	\$1,314,822	\$1,390,165	29.90%
8	HARTFORD FIRE INSURANCE COMPANY	2.72%	\$4,893,298	\$4,795,307	\$1,637,814	\$973,420	20.30%
9	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	1.76%	\$3,172,448	\$2,238,987	\$156,390	\$354,024	15.81%
10	LUMBERMENS MUTUAL CASUALTY CO	1.69%	\$3,040,069	\$2,921,075	\$992,038	\$6,112,685	209.26%
11	MID CENTURY INSURANCE COMPANY	1.65%	\$2,969,581	\$3,078,502	\$1,134,990	\$1,061,621	34.48%
12	SENTRY SELECT INSURANCE COMPANY	1.63%	\$2,928,619	\$2,129,165	\$1,529,876	\$1,768,860	82.61%
13	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	1.62%	\$2,921,359	\$2,302,609	\$132,840	-\$18,197	-0.79%
14	SAFECO INSURANCE CO OF AMERICA	1.40%	\$2,522,679	\$2,481,877	\$936,843	\$946,111	38.12%
15	FIREMANS FUND INSURANCE COMPANY	1.31%	\$2,348,466	\$2,366,932	\$936,755	\$1,390,252	58.74%
16	NATIONWIDE MUTUAL INSURANCE COMPANY	1.28%	\$2,298,823	\$2,155,005	\$1,098,529	\$1,096,662	50.89%
17	LYNDON PROPERTY INSURANCE COMPANY	1.27%	\$2,293,640	\$1,066,117	\$296,287	\$268,807	25.21%
18	FEDERAL INSURANCE COMPANY	1.18%	\$2,115,891	\$2,059,764	\$902,937	\$850,651	41.30%
19	UNITED FIRE AND CASUALTY COMPANY	1.14%	\$2,051,958	\$1,945,541	\$858,713	\$817,865	42.04%
20	GREAT WEST CASUALTY COMPANY	1.11%	\$1,995,967	\$2,343,505	\$572,231	\$261,403	11.15%
21	PROGRESSIVE NORTHWESTERN INS CO	1.05%	\$1,891,710	\$1,600,082	\$717,055	\$734,352	45.89%
22	SHELTER MUTUAL INSURANCE CO	0.94%	\$1,688,564	\$1,646,380	\$483,459	\$455,511	27.67%
23	RLI INSURANCE COMPANY	0.88%	\$1,579,538	\$1,817,151	\$448,448	\$300,204	16.52%
24	CINCINNATI INS CO THE	0.87%	\$1,567,344	\$1,323,133	\$567,767	\$472,641	35.72%
25	GREAT NORTHERN INSURANCE COMPANY	0.85%	\$1,523,343	\$1,404,900	\$446,036	\$486,294	34.61%
26	TRAVELERS INDEMNITY CO OF ILLINOIS	0.83%	\$1,492,092	\$1,780,374	\$586,862	\$581,859	32.68%
27	ALLSTATE INSURANCE COMPANY	0.82%	\$1,476,911	\$1,512,919	\$640,079	\$559,671	36.99%
28	ROYAL INDEMNITY COMPANY	0.77%	\$1,390,948	\$1,270,378	\$13,487	-\$21,626	-1.70%
29	VOYAGER PROPERTY & CASUALTY INS CO	0.76%	\$1,364,410	\$1,306,452	\$619,099	\$724,716	55.47%
30	TWIN CITY FIRE INS CO	0.74%	\$1,332,154	\$1,387,262	\$2,137,203	\$2,132,325	153.71%
31	BITUMINOUS CASUALTY CORPORATION	0.74%	\$1,328,774	\$1,279,012	\$636,910	\$691,376	54.06%
32	JEWELERS MUTUAL INSURANCE COMPANY	0.71%	\$1,280,301	\$1,129,092	\$299,431	\$353,709	31.33%
33	AFFILIATED FM INSURANCE COMPANY	0.70%	\$1,268,200	\$1,037,323	\$108,904	\$128,982	12.43%
34	FEDERATED MUTUAL INSURANCE COMPANY	0.67%	\$1,197,659	\$1,178,639	\$361,827	\$230,004	19.51%
35	AMERICAN MODERN HOME INSURANCE CO	0.61%	\$1,089,234	\$1,285,085	\$480,836	\$527,290	41.03%
36	AMERICAN STATES INSURANCE COMPANY	0.57%	\$1,032,018	\$1,083,523	\$337,536	\$251,585	24.14%
37	UNITED STATES FIRE INSURANCE CO	0.57%	\$1,020,392	\$256,306	\$8,933	\$100,326	39.14%
38	OHIO CASUALTY INSURANCE COMPANY	0.56%	\$1,015,023	\$1,098,360	\$265,492	\$232,746	21.19%
39	NORTHLAND INSURANCE COMPANY	0.56%	\$998,656	\$977,602	\$306,954	\$460,199	47.07%
40	EMPLOYERS MUTUAL CASUALTY COMPANY	0.55%	\$985,876	\$942,151	\$418,239	\$295,618	31.38%
41	TRAVELERS INDEMNITY COMPANY	0.54%	\$974,931	\$938,617	\$127,630	\$229,376	24.44%
42	GREAT AMERICAN ASSURANCE COMPANY	0.53%	\$950,119	\$988,152	\$826,496	\$956,386	96.79%
43	FIRST MARINE INSURANCE COMPANY	0.52%	\$930,442	\$892,694	\$254,672	\$324,764	36.38%
44	AMERICAN AUTOMOBILE INSURANCE CO	0.51%	\$924,242	\$909,851	\$310,608	\$627,691	68.99%
45	LINCOLN GENERAL INSURANCE CO	0.51%	\$910,950	\$826,837	\$313,690	\$432,986	52.37%
46	CANAL INSURANCE COMPANY	0.49%	\$879,519	\$717,697	\$325,087	\$281,307	39.20%
47	MARYLAND CASUALTY COMPANY	0.48%	\$863,537	\$838,823	\$253,862	\$309,114	36.85%
48	CENTENNIAL INSURANCE COMPANY	0.48%	\$857,455	\$798,953	\$153,736	\$223,960	28.03%
49	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.47%	\$851,288	\$818,622	\$329,113	\$363,033	44.35%
50	STATE AUTO PROPERTY & CASUALTY INS CO	0.47%	\$840,908	\$795,922	\$179,052	\$183,444	23.05%
51	UNITED STATES FIDELITY & GUARANTY CO	0.46%	\$826,399	\$762,490	\$283,458	-\$86,689	-11.37%
52	AMERICAN BANKERS INS CO OF FLORIDA	0.44%	\$785,808	\$772,541	\$145,980	\$131,531	17.03%
53	AUTO OWNERS INSURANCE CO MUTUAL	0.43%	\$771,046	\$724,875	\$381,515	\$327,208	45.14%
54	CONTINENTAL WESTERN INSURANCE CO	0.42%	\$755,970	\$1,165,765	\$440,108	\$445,425	38.21%
55	GRINNELL MUTUAL REINSURANCE COMPANY	0.42%	\$750,007	\$718,062	\$444,478	\$424,089	59.06%
56	AMERICAN ROAD INSURANCE COMPANY	0.40%	\$727,871	\$727,871	\$8,317	-\$1,014,674	-139.40%
57	OWNERS INSURANCE COMPANY	0.40%	\$722,243	\$652,604	\$349,259	\$256,681	39.33%
58	WINTERHUR INTERNATIONAL AMERICA INS CO	0.38%	\$679,651	\$510,956	\$0	\$244,502	47.85%
59	PACIFIC INDEMNITY COMPANY	0.36%	\$641,236	\$664,993	\$158,593	\$155,234	23.34%
60	INSURANCE CORPORATION OF HANNOVER	0.35%	\$625,421	\$400,760	\$471,087	\$495,014	123.52%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	VIGILANT INSURANCE COMPANY	0.33%	\$593,361	\$622,691	\$165,296	\$159,005	25.54%
62	STAR INSURANCE COMPANY	0.33%	\$586,017	\$590,654	\$310,731	\$308,740	52.27%
63	CUMIS INSURANCE SOCIETY INC	0.33%	\$585,259	\$518,723	\$337,209	\$366,252	70.61%
64	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.32%	\$583,762	\$574,550	\$121,861	\$146,962	25.58%
65	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.32%	\$576,270	\$624,794	\$407,807	\$594,501	95.15%
66	AMEX ASSURANCE COMPANY	0.31%	\$554,482	\$554,482	\$85,684	\$85,684	15.45%
67	ROYAL INSURANCE COMPANY OF AMERICA	0.31%	\$553,299	\$293,971	\$583,154	-\$11,200	-3.81%
68	ONEBEACON INSURANCE COMPANY	0.29%	\$521,426	\$666,593	\$367,234	-\$93,133	-13.97%
69	WESTCHESTER FIRE INSURANCE COMPANY	0.29%	\$514,362	\$441,791	\$75,429	\$195,660	44.29%
70	ONEBEACON AMERICA INSURANCE COMPANY	0.27%	\$477,340	\$610,795	\$472,794	\$310,743	50.88%
71	LIBERTY MUTUAL FIRE INSURANCE CO	0.26%	\$466,180	\$489,141	\$329,274	\$284,395	58.14%
72	DIAMOND STATE INSURANCE COMPANY	0.26%	\$461,092	\$408,137	\$241,021	\$337,493	82.69%
73	CONTINENTAL INSURANCE COMPANY THE	0.25%	\$457,666	\$725,269	\$450,057	\$134,076	18.49%
74	CAMERON MUTUAL INSURANCE COMPANY	0.24%	\$439,089	\$449,726	\$154,418	\$116,267	25.85%
75	ALLIED PROPERTY & CASUALTY INS CO	0.24%	\$432,447	\$398,812	\$200,595	\$220,600	55.31%
76	OCCIDENTAL FIRE & CAS CO OF NC	0.23%	\$418,011	\$390,334	\$64,830	\$68,932	17.66%
77	FIRE INSURANCE EXCHANGE	0.22%	\$402,186	\$423,074	\$107,366	\$103,302	24.42%
78	TRANSQUARD INS CO OF AMERICA INC	0.22%	\$399,630	\$447,910	\$184,908	\$38,684	8.64%
79	MONUMENTAL GENERAL CASUALTY COMPANY	0.22%	\$391,074	\$358,542	\$264,680	\$289,068	80.62%
80	ST PAUL MERCURY INSURANCE COMPANY	0.22%	\$390,995	\$461,221	\$81,813	\$83,549	18.11%
81	GULF INSURANCE COMPANY	0.22%	\$390,559	\$411,581	\$71,542	\$601,838	146.23%
82	GENERAL STAR NATIONAL INS CO	0.21%	\$370,356	\$324,032	\$233,471	\$272,398	84.07%
83	NORTH AMERICAN SPECIALTY INS CO	0.20%	\$351,960	\$366,026	\$41,487	\$32,721	8.94%
84	AMERICAN FAMILY MUTUAL INS CO	0.19%	\$348,646	\$303,270	\$100,025	\$284,508	93.81%
85	ECONOMY PREMIER ASSURANCE COMPANY	0.19%	\$343,796	\$321,344	\$90,488	\$113,977	35.47%
86	GREENWICH INSURANCE COMPANY	0.19%	\$343,285	\$442,894	\$24,237	-\$49,012	-11.07%
87	AMCO INSURANCE COMPANY	0.19%	\$341,174	\$292,762	\$134,949	\$142,119	48.54%
88	ATLANTIC MUTUAL INSURANCE COMPANY	0.18%	\$321,826	\$325,069	\$137,055	\$138,256	42.53%
89	AMERICAN INSURANCE COMPANY THE	0.17%	\$309,161	\$319,044	\$3,735,344	\$3,778,381	1184.28%
90	COLUMBIA MUTUAL INSURANCE CO	0.16%	\$296,747	\$286,085	\$53,490	\$41,394	14.62%
91	INDIANA LUMBERMENS MUTUAL INS CO	0.16%	\$294,407	\$227,881	\$0	\$0	0.00%
92	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.16%	\$291,296	\$277,120	\$73,298	\$80,802	29.16%
93	ALLSTATE INDEMNITY COMPANY	0.15%	\$276,158	\$223,622	\$80,134	\$68,873	30.80%
94	GRANITE STATE INSURANCE COMPANY	0.15%	\$271,453	\$110,475	\$9,683	\$29,049	26.29%
95	GLENS FALLS INSURANCE COMPANY THE	0.15%	\$269,192	\$284,301	\$191,268	\$234,670	82.54%
96	LANCER INSURANCE COMPANY	0.14%	\$251,256	\$227,105	\$140,889	\$98,627	43.43%
97	REPUBLIC WESTERN INS CO	0.14%	\$250,120	\$255,937	\$114,887	\$85,516	33.41%
98	FOREMOST INSURANCE CO	0.13%	\$236,609	\$218,691	\$52,569	\$45,877	20.98%
99	USAA CASUALTY INSURANCE COMPANY	0.13%	\$235,527	\$226,841	\$85,961	\$34,753	15.32%
100	GENERAL CASUALTY CO OF WISCONSIN	0.13%	\$231,303	\$222,815	\$90,381	\$83,250	37.36%
101	UNIVERSAL UNDERWRITERS INS CO	0.13%	\$229,146	\$231,943	\$164,558	\$152,035	65.55%
102	FIDELITY AND GUARANTY INSURANCE COMPANY	0.12%	\$222,989	\$214,987	\$40,627	\$67,146	31.23%
103	AXA ART INSURANCE CORPORATION	0.12%	\$219,651	\$163,260	\$26,994	\$1,647	1.01%
104	CAROLINA CASUALTY INSURANCE COMPANY	0.12%	\$209,819	\$156,600	\$7,452	\$18,922	12.08%
105	NEW HAMPSHIRE INSURANCE COMPANY	0.11%	\$198,211	\$195,075	\$0	\$38,701	19.84%
106	EMPIRE FIRE AND MARINE INSURANCE CO	0.11%	\$197,278	\$200,876	\$56,958	\$58,044	28.90%
107	FARMERS ALLIANCE MUTUAL INS CO	0.11%	\$195,940	\$227,047	\$57,952	\$59,202	26.07%
108	HARTFORD UNDERWRITERS INSURANCE CO	0.11%	\$191,757	\$199,965	\$58,985	\$59,987	30.00%
109	PHOENIX INSURANCE COMPANY THE	0.10%	\$182,516	\$161,944	\$53,605	\$59,553	36.77%
110	MARKEL AMERICAN INSURANCE COMPANY	0.10%	\$176,101	\$183,545	\$72,058	\$44,017	23.98%
111	COMPUTER INSURANCE COMPANY	0.10%	\$173,345	\$187,946	\$4,903	\$26,828	14.27%
112	STANDARD FIRE INSURANCE COMPANY	0.10%	\$171,916	\$168,780	\$54,106	\$60,795	36.02%
113	ASSOCIATES INSURANCE COMPANY	0.09%	\$169,964	\$12,354	\$93,594	\$168,289	1362.22%
114	METROPOLITAN PROPERTY & CASUALTY INS CO	0.09%	\$166,492	\$163,231	\$52,700	\$70,278	43.05%
115	STATE AUTOMOBILE MUTUAL INS CO	0.09%	\$162,461	\$167,743	\$92,566	\$97,536	58.15%
116	NATIONAL INDEMNITY COMPANY	0.09%	\$155,086	\$145,618	\$538	\$24,374	16.74%
117	FEDERATED SERVICE INSURANCE COMPANY	0.08%	\$147,278	\$138,417	\$91,815	\$95,665	69.11%
118	NORTHERN INSURANCE CO OF NEW YORK	0.08%	\$145,466	\$139,845	\$8,109	\$2,575	1.84%
119	WESCO INSURANCE COMPANY	0.08%	\$145,168	\$1,316,800	\$126,638	\$102,806	7.81%

2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.08%	\$144,306	\$120,737	\$0	\$66,697	55.24%
121	KEMPER CASUALTY INSURANCE COMPANY	0.08%	\$142,753	\$142,753	\$12,959	\$15,830	11.09%
122	ST PAUL GUARDIAN INSURANCE COMPANY	0.08%	\$138,953	\$249,023	\$26,784	\$21,308	8.56%
123	GERLING AMERICA INSURANCE COMPANY	0.08%	\$137,028	\$115,380	\$0	-\$56,192	-48.70%
124	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.08%	\$136,973	\$209,362	\$108,852	\$137,007	65.44%
125	RANGER INSURANCE COMPANY	0.08%	\$135,300	\$105,708	\$11,190	\$28,073	26.56%
126	CLARENDON NATIONAL INS CO	0.07%	\$133,846	\$122,471	\$39,878	\$160,529	131.08%
127	AMERICAN RELIABLE INSURANCE COMPANY	0.07%	\$131,919	\$88,293	\$220,808	\$152,813	173.07%
128	COMMERCE AND INDUSTRY INSURANCE CO	0.07%	\$131,760	\$130,105	\$5,000	\$2,805	2.16%
129	LIBERTY MUTUAL INSURANCE COMPANY	0.07%	\$130,638	\$158,567	\$155,248	\$157,062	99.05%
130	AMERICAN LIVE STOCK INSURANCE CO	0.07%	\$129,585	\$135,203	\$101,071	\$17,788	13.16%
131	ACE AMERICAN INSURANCE COMPANY	0.07%	\$125,995	\$122,171	-\$1,015	\$7,471	6.12%
132	GENERAL INSURANCE CO OF AMERICA	0.07%	\$123,614	\$185,979	\$79,360	\$54,535	29.32%
133	BIRMINGHAM FIRE INS CO OF PA	0.07%	\$121,045	\$504,998	\$848,882	\$771,291	152.73%
134	UTICA MUTUAL INSURANCE COMPANY	0.07%	\$119,273	\$44,928	\$56,969	\$64,504	143.57%
135	PHILADELPHIA INDEMNITY INSURANCE CO	0.06%	\$115,447	\$59,890	\$17,235	-\$6,983	-11.66%
136	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.06%	\$113,517	\$104,980	\$132,132	\$134,485	128.11%
137	MARKEL INSURANCE COMPANY	0.06%	\$112,777	\$119,130	\$89,357	\$96,134	80.70%
138	LIBERTY INSURANCE UNDERWRITERS INC.	0.06%	\$112,121	\$75,926	\$605	\$121,365	159.85%
139	ATHENA ASSURANCE COMPANY	0.06%	\$110,549	\$101,404	\$41,181	\$66,503	65.58%
140	DOCTORS COMPANY AN INTERINS EXCHANGE	0.06%	\$109,601	\$111,798	\$35,173	\$63,737	57.01%
141	ALLIANZ INSURANCE COMPANY	0.06%	\$109,411	\$88,621	\$57,010	\$42,226	47.65%
142	ARCH INSURANCE COMPANY	0.06%	\$107,285	\$26,685	\$0	\$7,414	27.78%
143	ARMED FORCES INSURANCE EXCHANGE	0.06%	\$105,725	\$105,657	\$13,014	\$10,640	10.07%
144	VANLINER INSURANCE COMPANY	0.06%	\$105,722	\$95,027	\$114,562	\$108,378	114.05%
145	OMAHA PROPERTY AND CASUALTY INS CO	0.06%	\$105,200	\$97,788	\$42,402	\$46,306	47.35%
146	FIREMENS INS CO OF NEWARK NEW JERSEY	0.05%	\$98,067	\$96,944	\$21,694	\$15,558	16.05%
147	SENTRY INSURANCE A MUTUAL COMPANY	0.05%	\$97,547	\$95,991	\$27,933	-\$30,394	-31.66%
148	YOSEMITE INSURANCE COMPANY	0.05%	\$97,056	\$147,433	\$25,048	\$21,976	14.91%
149	AUTOMOBILE INS CO OF HARTFORD CT	0.05%	\$94,824	\$86,468	\$34,954	\$37,225	43.05%
150	MILLERS CLASSIFIED INSURANCE COMPANY	0.05%	\$85,394	\$86,004	\$27,797	\$32,671	37.99%
151	AMERISURE MUTUAL INSURANCE COMPANY	0.05%	\$85,373	\$77,143	\$26,372	\$10,770	13.96%
152	FIDELITY & GUARANTY INS UNDERWRITERS	0.05%	\$84,950	\$89,270	\$1,195	\$1,578	1.77%
153	SPECIALTY NATIONAL INSURANCE COMPANY	0.05%	\$84,646	\$59,272	\$1,396	-\$6,673	-11.26%
154	LITITZ MUTUAL INSURANCE COMPANY	0.05%	\$82,429	\$74,729	\$43,487	\$50,802	67.98%
155	FIRST COMMUNITY INSURANCE COMPANY	0.05%	\$82,135	\$50,390	\$27,986	\$30,717	60.96%
156	HARTFORD CASUALTY INS CO	0.04%	\$79,918	\$79,898	\$24,696	\$24,236	30.33%
157	AMERICAN FAMILY HOME INSURANCE COMPANY	0.04%	\$77,485	\$16,724	\$9,372	\$10,125	60.54%
158	AMERICAN ALTERNATIVE INS CORP	0.04%	\$75,235	\$27,961	\$482	\$5,373	19.22%
159	HAWKEYE SECURITY INSURANCE COMPANY	0.04%	\$68,689	\$10,533	\$0	\$154	1.45%
160	GREAT AMERICAN INSURANCE COMPANY	0.04%	\$68,539	\$48,201	\$0	\$1,764	3.66%
161	SECURITY NATIONAL INSURANCE COMPANY	0.04%	\$68,290	\$78,962	\$3,972	\$4,562	5.78%
162	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.04%	\$63,019	\$67,444	\$29,475	\$24,058	35.67%
163	HARCO NATIONAL INSURANCE COMPANY	0.03%	\$62,430	\$43,496	\$23,434	\$34,880	80.19%
164	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.03%	\$61,547	\$55,976	\$842	\$7,019	12.54%
165	MILLERS MUTUAL INSURANCE ASSOCIATION	0.03%	\$61,323	\$67,416	\$21,536	\$18,108	26.86%
166	SECURA INSURANCE A MUTUAL COMPANY	0.03%	\$61,247	\$58,446	\$13,790	\$32,039	54.82%
167	AMERICAN INTERNATIONAL INS CO	0.03%	\$60,276	\$52,727	\$650	\$2,495	4.73%
168	WESTPORT INSURANCE CORPORATION	0.03%	\$60,109	\$262,617	\$110,539	\$266,664	101.54%
169	NORTHFIELD INSURANCE COMPANY	0.03%	\$59,587	\$58,844	\$29,650	\$32,882	55.88%
170	ASSOCIATED INDEMNITY CORPORATION	0.03%	\$56,874	\$63,869	\$12,609	\$12,862	20.14%
171	OAK RIVER INSURANCE COMPANY	0.03%	\$56,184	\$52,531	\$16,497	\$14,190	27.01%
172	PHARMACISTS MUTUAL INSURANCE COMPANY	0.03%	\$55,879	\$53,195	\$26,210	\$28,999	54.51%
173	ALLIANCE INSURANCE COMPANY INC	0.03%	\$54,967	\$70,620	\$8,337	\$8,337	11.81%
174	TIG INSURANCE COMPANY	0.03%	\$54,854	\$406,966	\$8,187	\$2,388,992	587.02%
175	PACIFIC SPECIALTY INSURANCE COMPANY	0.03%	\$52,978	\$54,588	\$2,317	\$6,307	11.55%
176	WEST AMERICAN INSURANCE COMPANY	0.03%	\$52,842	\$50,475	\$3,323	\$8,598	17.03%
177	MENDOTA INSURANCE COMPANY	0.03%	\$52,630	\$58,297	\$16,736	\$8,099	13.89%
178	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.03%	\$52,435	\$77,718	\$6,465	\$3,624	4.66%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	STATE NATIONAL INSURANCE COMPANY INC	0.03%	\$52,248	\$51,748	\$0	\$9,000	17.39%
180	INSURANCE COMPANY OF NORTH AMERICA	0.03%	\$51,000	\$42,513	\$0	-\$21,530	-50.64%
181	HOMELAND CENTRAL INSURANCE COMPANY	0.03%	\$50,670	\$111,878	\$66,750	-\$2,638	-2.36%
182	NATIONAL INTERSTATE INSURANCE COMPANY	0.03%	\$48,136	\$29,845	\$0	\$0	0.00%
183	TRINITY UNIVERSAL INSURANCE COMPANY	0.03%	\$48,078	\$47,551	\$27,042	\$26,585	55.91%
184	SAGAMORE INSURANCE COMPANY	0.03%	\$47,690	\$42,039	\$3,160	\$2,260	5.38%
185	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.03%	\$46,091	\$43,129	\$0	\$0	0.00%
186	FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.02%	\$42,036	\$39,450	\$108,789	\$90,389	229.12%
187	STATEWIDE INSURANCE COMPANY	0.02%	\$41,398	\$39,719	\$5,129	\$4,120	10.37%
188	AMERICAN MOTORISTS INSURANCE CO	0.02%	\$38,696	\$44,045	\$17,978	\$18,001	40.87%
189	SELECTIVE INS CO OF THE SOUTHEAST	0.02%	\$38,182	\$11,345	\$0	\$0	0.00%
190	PROPERTY & CASUALTY INS CO OF HARTFORD	0.02%	\$38,109	\$26,512	\$6,215	-\$1,038	-3.92%
191	MIDWESTERN INDEMNITY COMPANY THE	0.02%	\$37,579	\$9,134	\$0	\$3,360	36.79%
192	METROPOLITAN GROUP PROP & CAS INS CO	0.02%	\$37,164	\$34,090	\$37,037	\$42,012	123.24%
193	DEPOSITORS INSURANCE COMPANY	0.02%	\$36,269	\$47,505	\$43,470	\$32,662	68.75%
194	HARTFORD STEAM BOILER INSPECTION & INS	0.02%	\$34,561	\$34,895	\$0	\$0	0.00%
195	VESTA FIRE INSURANCE CORP	0.02%	\$34,390	\$299,431	\$424,877	\$350,149	116.94%
196	XL SPECIALTY INSURANCE COMPANY	0.02%	\$33,710	\$29,112	\$0	\$5,714	19.63%
197	TRANSPORTATION INSURANCE COMPANY	0.02%	\$33,686	\$35,306	\$16,474	\$11,377	32.22%
198	COOPERATIVE MUTUAL INSURANCE COMPANY	0.02%	\$33,322	\$22,455	\$0	\$0	0.00%
199	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.02%	\$32,254	\$35,146	\$3,056	\$1,252	3.56%
200	CONNECTICUT INDEMNITY COMPANY THE	0.02%	\$29,758	\$15,391	\$0	\$1,047	6.80%
201	AMERICAN INTERNATIONAL SOUTH INS CO	0.02%	\$28,283	\$28,283	\$0	\$5,657	20.00%
202	FIDELITY AND DEPOSIT CO MARYLAND	0.02%	\$28,133	\$35,035	\$21,561	-\$5,701	-16.27%
203	UNION INSURANCE CO OF PROVIDENCE	0.02%	\$28,128	\$29,695	\$16,516	\$12,364	41.64%
204	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.02%	\$27,445	\$28,752	\$1,863	\$3,606	12.54%
205	AMERICAN ECONOMY INSURANCE COMPANY	0.02%	\$27,266	\$32,625	\$37,612	\$41,206	126.30%
206	TRAVELERS INDEMNITY CO OF AMERICA	0.01%	\$26,827	\$33,029	\$9,770	\$5,121	15.50%
207	NATIONAL FARMERS UNION PRO & CAS CO	0.01%	\$26,534	\$26,430	\$0	-\$128	-0.48%
208	KANSAS CITY FIRE & MARINE INS CO	0.01%	\$26,140	\$10,357	\$1,208	\$1,208	11.66%
209	FIRST NATIONAL INS CO OF AMERICA	0.01%	\$25,952	\$47,398	\$7,720	-\$15,865	-33.47%
210	AMERICAN HOME ASSURANCE COMPANY	0.01%	\$25,932	\$262,009	\$10,677	-\$69,938	-26.69%
211	CHICAGO INSURANCE COMPANY	0.01%	\$25,323	\$42,020	\$0	-\$595	-1.42%
212	MICHIGAN MILLERS MUTUAL INS CO	0.01%	\$24,806	\$38,581	\$0	-\$300	-0.78%
213	VALLEY FORGE INSURANCE COMPANY	0.01%	\$21,832	\$18,259	\$0	\$0	0.00%
214	SELECTIVE INSURANCE CO OF S CAROLINA	0.01%	\$20,706	\$26,514	\$38,176	\$18,676	70.44%
215	NEW YORK MARINE & GENERAL INS CO	0.01%	\$20,585	\$25,339	\$0	\$5,120	20.21%
216	GUARANTY NATIONAL INSURANCE COMPANY	0.01%	\$20,524	\$34,793	\$16,653	\$15,092	43.38%
217	NATIONAL FIRE INS CO OF HARTFORD	0.01%	\$19,606	\$16,656	\$1,246	\$1,246	7.48%
218	NATIONAL CASUALTY COMPANY	0.01%	\$19,586	\$15,246	\$1,925	\$5,892	38.65%
219	GENESIS INSURANCE COMPANY	0.01%	\$18,990	\$18,990	\$653	-\$12,347	-65.02%
220	TEACHERS INSURANCE COMPANY	0.01%	\$18,606	\$18,063	\$3,870	\$13,289	73.57%
221	ACCEPTANCE CASUALTY INSURANCE CO	0.01%	\$18,596	\$17,883	\$0	\$0	0.00%
222	MID-CONTINENT CASUALTY COMPANY	0.01%	\$18,331	\$21,007	\$0	\$0	0.00%
223	STRATFORD INSURANCE COMPANY	0.01%	\$16,743	\$18,883	\$0	\$1,632	8.64%
224	FARMLAND MUTUAL INSURANCE COMPANY	0.01%	\$16,115	\$18,107	\$3,613	\$637	3.52%
225	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.01%	\$15,931	\$15,352	\$7,898	\$8,119	52.89%
226	AMERICAN FIRE & CASUALTY COMPANY	0.01%	\$15,523	\$15,994	\$0	\$280	1.75%
227	TRUCK INSURANCE EXCHANGE	0.01%	\$13,432	\$11,855	\$84,088	\$77,621	654.75%
228	ROCKFORD MUTUAL INSURANCE COMPANY	0.01%	\$12,883	\$14,881	\$0	\$0	0.00%
229	NATIONAL LIABILITY & FIRE INS CO	0.01%	\$12,877	\$10,778	\$0	-\$2,094	-19.43%
230	AMICA MUTUAL INSURANCE COMPANY	0.01%	\$12,486	\$13,186	\$3,579	\$3,579	27.14%
231	AMERICAN ZURICH INSURANCE COMPANY	0.01%	\$12,387	\$13,537	\$0	-\$1,989	-14.69%
232	PROGRESSIVE CASUALTY INSURANCE CO	0.01%	\$12,378	\$13,671	\$0	\$97	0.71%
233	ILLINOIS NATIONAL INSURANCE COMPANY	0.01%	\$11,108	\$2,985	\$0	-\$9,903	-331.76%
234	LUMBERMENS UNDERWRITING ALLIANCE	0.01%	\$10,603	\$12,163	\$13,971	\$13,945	114.65%
235	ULICO CASUALTY COMPANY	0.01%	\$9,995	\$6,868	\$0	\$0	0.00%
236	EMCASCO INSURANCE COMPANY	0.01%	\$9,674	\$9,349	\$1,815	\$1,669	17.85%
237	UNITED FIRE & INDEMNITY COMPANY	0.01%	\$9,627	\$2,241	\$0	\$0	0.00%

2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)

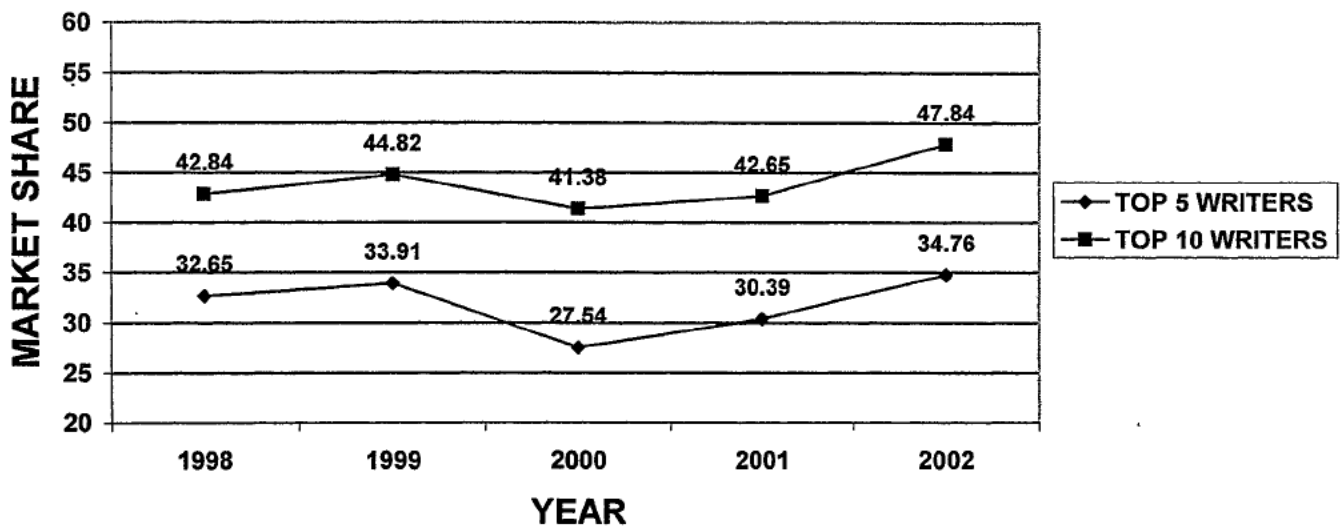
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
238	NONPROFITS INSURANCE COMPANY	0.00%	\$8,805	\$8,132	\$2,304	\$2,304	28.33%
239	HARLEYSVILLE INSURANCE COMPANY	0.00%	\$8,781	\$5,750	\$0	\$2,960	51.48%
240	FAIRMONT INSURANCE COMPANY	0.00%	\$8,425	\$20,974	\$0	\$3,000	14.30%
241	AXA RE PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$8,255	\$4,984	\$0	\$282	5.66%
242	AMERICAN CASUALTY CO OF READING PA	0.00%	\$8,215	\$19,769	\$64,474	-\$268,954	-1360.48%
243	OLD REPUBLIC INSURANCE COMPANY	0.00%	\$7,603	\$9,584	\$0	\$2,294	23.94%
244	HORACE MANN INSURANCE COMPANY	0.00%	\$7,247	\$7,594	-\$2,700	-\$1,774	-23.36%
245	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$7,152	\$24,315	\$0	\$4,846	19.93%
246	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	\$7,076	\$10,879	\$882	\$603	5.54%
247	PENN AMERICA INS CO	0.00%	\$6,761	\$11,943	\$0	\$1,163	9.74%
248	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.00%	\$6,656	\$6,843	\$0	\$121	1.77%
249	FARMERS INSURANCE EXCHANGE	0.00%	\$6,645	\$12,503	\$7,892	\$7,105	56.83%
250	TRANSCONTINENTAL INSURANCE COMPANY	0.00%	\$6,229	\$6,105	\$0	\$0	0.00%
251	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$6,001	\$32,434	-\$5,000	\$11,542	35.59%
252	ELECTRIC INSURANCE COMPANY	0.00%	\$5,852	\$5,438	-\$500	-\$500	-9.19%
253	VALIANT INS CO	0.00%	\$5,814	\$9,615	\$258,600	\$282,311	2936.15%
254	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.00%	\$5,749	\$6,569	\$0	\$4,371	66.54%
255	PEERLESS INSURANCE COMPANY	0.00%	\$5,504	\$1,044	\$0	\$12	1.15%
256	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$5,478	\$6,958	\$0	-\$264	-3.79%
257	AMERICAN GENERAL INDEMNITY COMPANY	0.00%	\$5,327	\$5,327	\$0	\$289	5.43%
258	DAIMLERCHRYSLER INSURANCE COMPANY	0.00%	\$4,901	\$10,712	\$2,025	\$2,025	18.90%
259	BALBOA INSURANCE COMPANY	0.00%	\$4,898	\$4,536	\$0	\$1,319	29.08%
260	CIVIC PROPERTY & CASUALTY CO	0.00%	\$4,874	\$4,944	\$6,496	\$6,496	131.39%
261	SAVERS PROPERTY & CASUALTY INS CO	0.00%	\$4,615	\$4,714	\$0	\$635	13.47%
262	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$4,448	\$6,769	\$2,248	\$243	3.59%
263	LIBERTY INSURANCE CORPORATION	0.00%	\$4,392	\$4,429	\$0	\$1,587	35.83%
264	JEFFERSON INSURANCE COMPANY	0.00%	\$4,278	\$16,070	\$205	-\$2,363	-14.70%
265	NATIONAL AMERICAN INSURANCE COMPANY	0.00%	\$4,248	\$13,170	\$14,267	\$5,286	40.14%
266	TRUMBULL INSURANCE COMPANY	0.00%	\$4,242	\$4,248	\$0	-\$124	-2.92%
267	CAPITOL INDEMNITY CORPORATION	0.00%	\$4,118	\$3,039	\$0	\$0	0.00%
268	AMERICAN PROTECTION INSURANCE CO	0.00%	\$4,037	\$3,732	\$4,776	\$11,576	310.18%
269	UNITED SECURITY INSURANCE COMPANY	0.00%	\$3,733	\$5,598	\$14,513	\$13,813	246.75%
270	COLORADO CASUALTY INSURANCE COMPANY	0.00%	\$3,673	\$9,701	-\$12,200	-\$11,643	-120.02%
271	BROTHERHOOD MUTUAL INSURANCE CO	0.00%	\$3,266	\$3,263	\$0	\$0	0.00%
272	REGENT INSURANCE COMPANY	0.00%	\$3,180	\$8,954	\$1,460	\$1,442	16.10%
273	CHURCH MUTUAL INSURANCE COMPANY	0.00%	\$3,176	\$3,809	\$4,050	\$4,294	112.73%
274	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	\$3,006	\$2,569	\$0	\$1	0.04%
275	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.00%	\$2,952	\$2,673	\$1,376	\$3,706	138.65%
276	WESTFIELD INSURANCE COMPANY	0.00%	\$2,832	\$4,682	\$1,555	\$1,471	31.42%
277	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$2,696	\$2,678	\$3,997	\$3,951	147.54%
278	DISCOVER PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$2,473	\$2,094	\$0	\$0	0.00%
279	MASSACHUSETTS BAY INS CO	0.00%	\$2,376	\$1,774	\$0	-\$173	-9.75%
280	ACCEPTANCE INDEMNITY INSURANCE CO	0.00%	\$2,346	\$108,450	\$87,976	\$44,791	41.30%
281	GE CASUALTY INSURANCE COMPANY	0.00%	\$2,134	\$2,164	\$516	-\$155	-7.16%
282	COLONIAL AMERICAN CASUALTY AND SURETY C	0.00%	\$1,929	\$2,461	\$1,233	-\$3,929	-159.65%
283	FIRST COLONIAL INSURANCE COMPANY	0.00%	\$1,850	\$1,852	\$0	\$3,114	168.14%
284	T H E INSURANCE COMPANY	0.00%	\$1,688	\$1,865	\$0	\$0	0.00%
285	AMERISURE INSURANCE COMPANY	0.00%	\$1,524	\$1,508	\$0	\$259	17.18%
286	FIRST FINANCIAL INSURANCE COMPANY	0.00%	\$1,445	\$4,639	\$0	-\$6	-0.13%
287	REDLAND INSURANCE COMPANY	0.00%	\$1,303	\$27,176	\$39,137	-\$16,727	-61.55%
288	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO	0.00%	\$1,044	\$1,154	\$800	\$800	69.32%
289	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.00%	\$842	\$454	\$0	\$100	22.03%
290	MERASTAR INSURANCE COMPANY	0.00%	\$823	\$725	\$1,900	\$1,900	262.07%
291	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$629	\$530	\$0	-\$70	-13.21%
292	AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$209	\$209	\$0	\$2	0.96%
293	BANKERS INSURANCE COMPANY	0.00%	\$196	\$60	\$0	\$2	3.33%
294	HORACE MANN PROPERTY & CASUALTY INS CO	0.00%	\$143	\$143	\$0	\$0	0.00%
295	NATIONAL SURETY CORPORATION	0.00%	\$122	\$122	\$0	-\$38,833	-31830.33%
296	FIRST AMERICAN PROPERTY & CASUALTY INS CO	0.00%	\$100	\$100	\$0	\$0	0.00%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

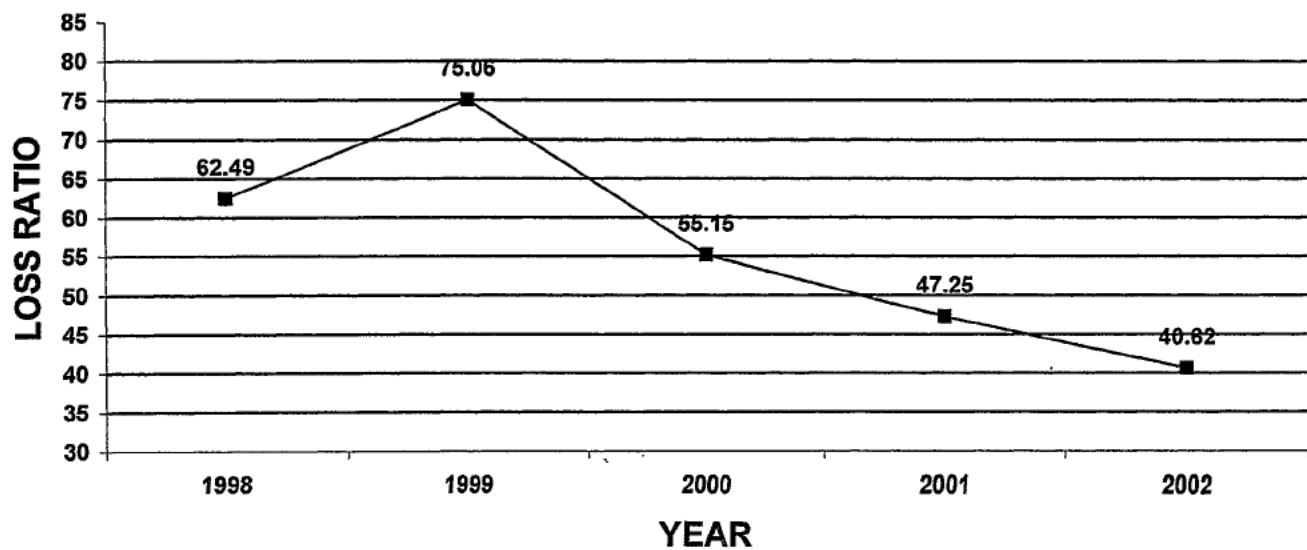
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
297	TIG INDEMNITY COMPANY	0.00%	\$62	\$485	\$0	\$0	0.00%
298	INTERSTATE INDEMNITY COMPANY	0.00%	\$49	\$13	\$0	-\$239,176	-1839815.38%
299	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$11	\$11	\$0	-\$6,889	-62627.27%
300	GLOBE INDEMNITY COMPANY	0.00%	\$3	\$1,325	\$0	\$699	52.75%
301	AIU INSURANCE COMPANY	0.00%	\$0	-\$72	\$0	\$0	0.00%
302	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$53,600	N/A
303	AMERICAN AND FOREIGN INSURANCE CO	0.00%	\$0	\$0	\$0	\$15	N/A
304	AMERICAN CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,701	N/A
305	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$0	\$6,437	\$0	-\$2,959	-45.97%
306	AMERICAN STATES INSURANCE CO TX	0.00%	\$0	\$0	\$0	-\$42	N/A
307	AMERICAN STATES PREFERRED INS CO	0.00%	\$0	\$0	\$0	-\$783	N/A
308	COMBINED SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$9,887	\$0	\$4,061	41.07%
309	COREGIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$48	N/A
310	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$0	-\$1,000	-\$1,670	N/A
311	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$333	N/A
312	FIDELITY AND CASUALTY CO OF NY	0.00%	\$0	\$57	\$0	-\$8,107	-14222.81%
313	GENERAL SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$15,037	\$0	\$19,900	132.34%
314	GREAT DIVIDE INSURANCE COMPANY	0.00%	\$0	\$678	\$24,000	\$23,256	3430.09%
315	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,467	N/A
316	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$0	\$535	N/A
317	HERITAGE INDEMNITY COMPANY	0.00%	\$0	\$0	\$119,257	\$119,257	N/A
318	HOUSTON GENERAL INS CO	0.00%	\$0	\$0	\$5,010	-\$4,990	N/A
319	INSURANCE CO OF THE STATE OF PA	0.00%	\$0	\$1,568	\$0	-\$983	-62.69%
320	INSURANCE CORPORATION OF NEW YORK	0.00%	\$0	\$0	\$12,867	\$12,867	N/A
321	INTERNATIONAL BUS & MERCANTILE REASSUR	0.00%	\$0	\$3,739	-\$19,000	-\$19,000	-508.16%
322	MONTGOMERY WARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$42,714	N/A
323	NATIONWIDE AGRIBUSINESS INS CO	0.00%	\$0	\$20,615	\$0	-\$1,866	-9.05%
324	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$1,120	\$1,061	N/A
325	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	-\$4,216	\$0	\$33	-0.78%
326	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$117	N/A
327	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	\$0	\$0	\$0	-\$523	N/A
328	QUADRANT INDEMNITY INSURANCE CO	0.00%	\$0	\$36	\$0	-\$14	-38.89%
329	SCOTTSDALE INDEMNITY COMPANY	0.00%	\$0	\$5,463	\$0	-\$71	-1.30%
330	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$0	\$362	\$0	-\$858	-237.02%
331	ST PAUL PROPERTY & CASUALTY INS CO	0.00%	\$0	\$2,773	\$0	-\$2,754	-99.31%
332	STONINGTON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$24	N/A
333	SUMITOMO MARINE & FIRE INSURANCE CO OF AMERIC	0.00%	\$0	\$0	\$0	-\$3	N/A
334	TITAN INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$154	N/A
335	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	\$2,431	N/A
336	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	\$0	\$1	N/A
337	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$0	\$0	\$0	\$60	N/A
338	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$14	N/A
339	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$11	N/A
340	WAUSAU UNDERWRITERS INS CO	0.00%	\$0	\$0	\$0	-\$4	N/A
341	ECONOMY FIRE & CASUALTY COMPANY	0.00%	-\$1	\$2,533	\$0	-\$2,202	-86.93%
342	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	-\$1	-\$1	\$0	-\$686	68600.00%
343	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	-\$19	\$20	\$0	-\$157	-785.00%
344	MGA INSURANCE COMPANY INC	0.00%	-\$57	\$154	\$3,646	\$3,646	2387.53%
345	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	-\$240	\$6,296	\$0	\$667	10.59%
346	UNION INSURANCE CO	0.00%	-\$306	\$1,916	\$4,800	\$9,300	485.39%
347	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	-\$347	\$18,316	\$3,028	\$1,916	10.46%
348	TRI STATE INSURANCE CO OF MINNESOTA	0.00%	-\$478	\$25,508	\$23,477	\$13,477	52.83%
349	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	-\$544	\$21,283	\$9,851	-\$6,755	-31.74%
350	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	-\$1,288	\$27,718	\$0	\$49,217	177.56%
351	QBE INSURANCE CORPORATION	0.00%	-\$2,499	-\$2,464	\$0	-\$166	6.74%
352	BITUMINOUS FIRE AND MARINE INS CO	0.00%	-\$4,678	\$28,936	\$25,062	\$9,349	32.31%
353	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	-\$6,500	-\$6,500	\$0	\$2,009	-30.91%
354	HANOVER INSURANCE COMPANY THE	-0.01%	-\$17,268	\$82,671	\$138,237	\$208,249	251.90%
TOTAL		100.00%	\$179,895,286	\$168,325,651	\$65,809,176	\$68,367,232	40.62%

MISSOURI INLAND MARINE (Including Auto Cargo) INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

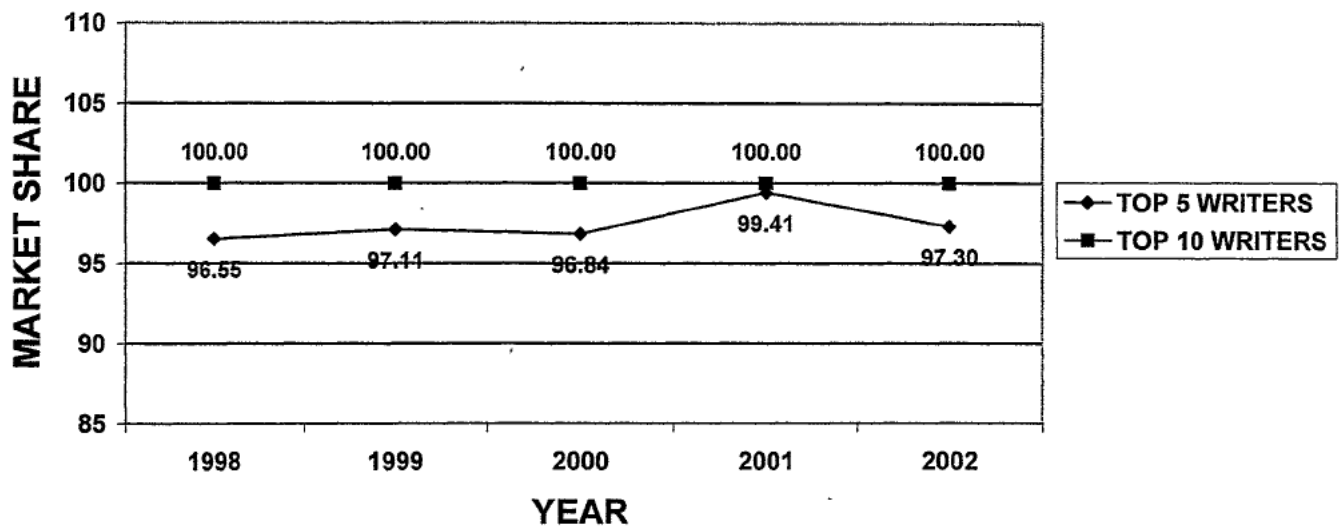


**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - FINANCIAL GUARANTY**

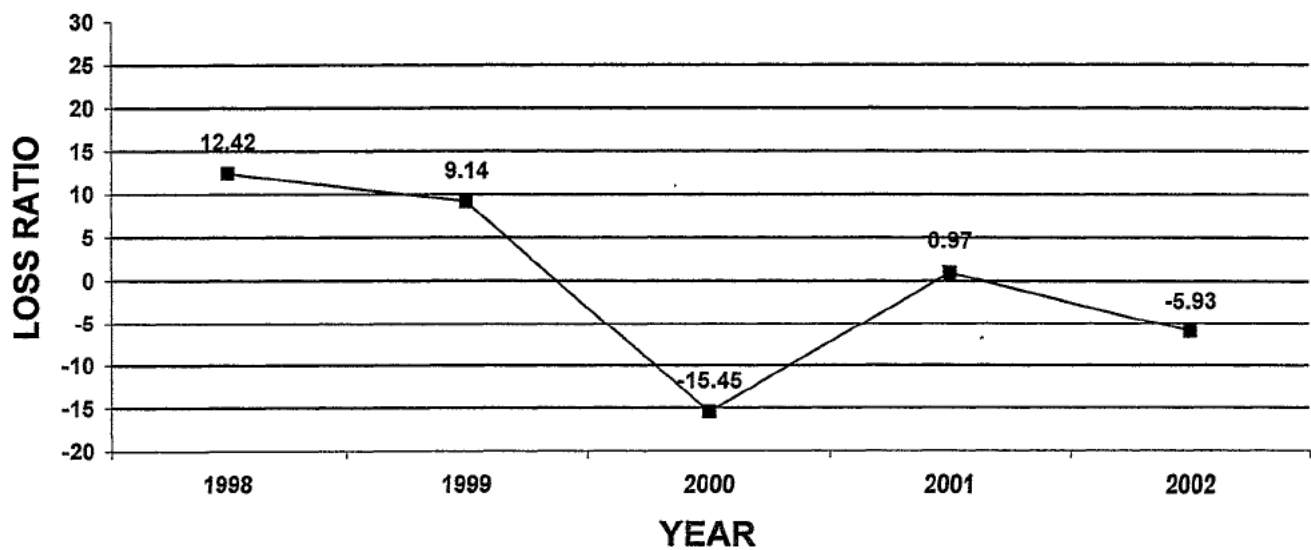
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMBAC ASSURANCE CORPORATION	29.26%	\$5,700,643	\$2,575,075	\$37,267	\$31,704	1.23%
2	MBIA INSURANCE CORPORATION	27.09%	\$5,277,495	\$3,804,091	\$0	\$0	0.00%
3	FINANCIAL SECURITY ASSUR INC	25.72%	\$5,009,713	\$1,205,334	\$0	\$0	0.00%
4	FINANCIAL GUARANTY INSURANCE COMPANY	9.94%	\$1,937,298	\$2,247,647	\$0	\$0	0.00%
5	ACA FINANCIAL GUARANTY CORPORATION	5.29%	\$1,030,540	\$117,855	\$0	\$0	0.00%
6	RADIAN ASSET ASSURANCE INC	2.69%	\$523,084	\$260,358	\$0	\$0	0.00%
7	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$724	\$724	\$0	\$0	0.00%
8	FIREMANS FUND INSURANCE COMPANY	0.00%	\$658	\$16,577	\$0	-\$795	-4.80%
9	TRAVELERS INDEMNITY COMPANY	0.00%	\$329	\$8,289	\$0	\$0	0.00%
10	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$219	\$5,525	\$0	\$0	0.00%
11	CONNIE LEE INS COMPANY	0.00%	\$0	\$51,229	\$0	\$0	0.00%
12	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$0	-\$562,037	-\$562,037	N/A
13	MBIA INSURANCE CORP. OF ILLINOIS	0.00%	\$0	\$91,240	-\$84,405	-\$84,405	-92.51%
14	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$2,143	\$0	-\$1	-0.05%
TOTAL		100.00%	\$19,480,703	\$10,386,087	-\$609,175	-\$615,534	-5.93%

MISSOURI FINANCIAL GUARANTY INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

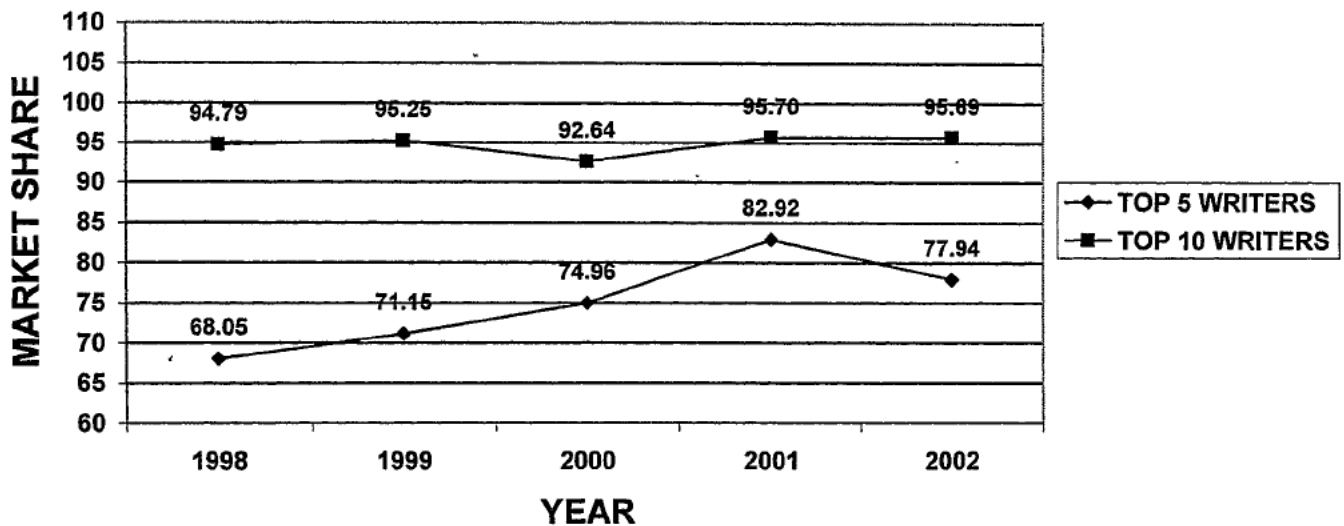


2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Physicians and Surgeons)

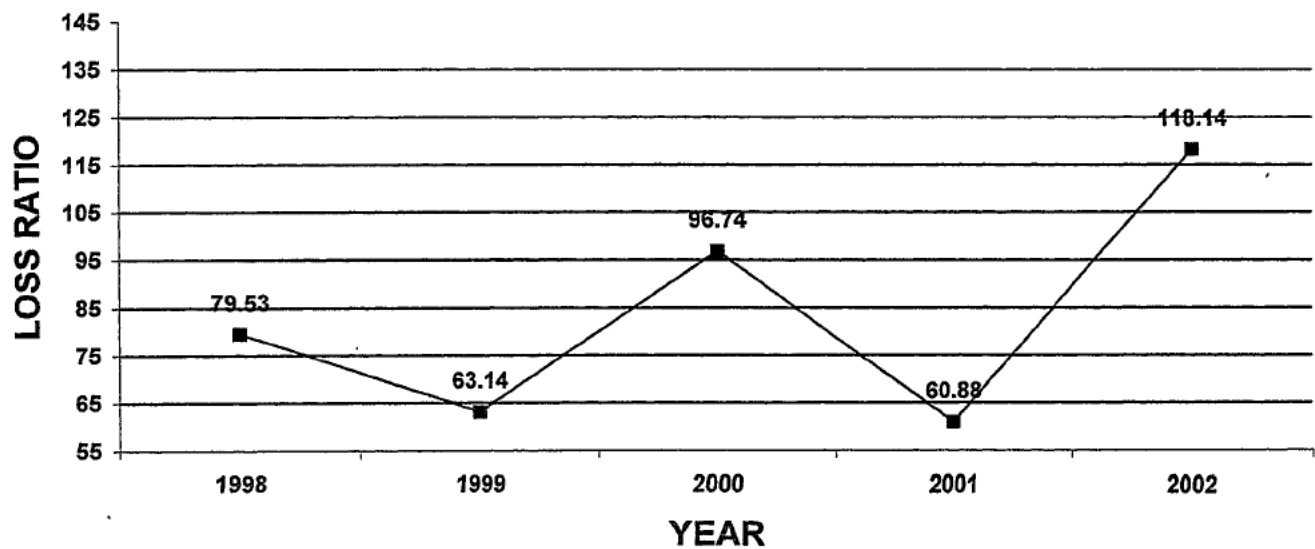
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	INTERMED INSURANCE COMPANY	25.32%	\$29,090,294	\$27,666,925	\$14,159,473	\$29,387,279	106.22%
2	MEDICAL ASSURANCE CO INC THE	19.99%	\$22,971,149	\$16,419,707	\$8,590,774	\$16,599,319	101.09%
3	CHICAGO INSURANCE COMPANY	14.21%	\$16,326,246	\$18,667,009	\$13,217,259	\$25,259,497	135.32%
4	MEDICAL PROTECTIVE COMPANY	11.32%	\$13,001,925	\$11,314,161	\$16,165,658	\$9,609,306	84.93%
5	NORTH AMERICAN SPECIALTY INS CO	7.10%	\$8,154,943	\$8,154,943	\$183,929	\$10,447,732	128.12%
6	DOCTORS COMPANY AN INTERINS EXCHANGE	7.00%	\$8,047,234	\$4,637,754	\$3,367,541	\$3,216,722	69.36%
7	MID CENTURY INSURANCE COMPANY	4.46%	\$5,123,916	\$4,552,173	\$0	\$0	0.00%
8	ST PAUL FIRE & MARINE INSURANCE CO	2.66%	\$3,051,852	\$6,355,592	\$8,667,500	\$13,981,186	219.98%
9	ZURICH AMERICAN INSURANCE COMPANY	1.99%	\$2,281,573	\$1,373,365	\$175,000	\$2,061,826	150.13%
10	MEDICAL LIABILITY ALLIANCE	1.64%	\$1,882,616	\$821,217	\$375,000	\$835,000	101.68%
11	PREFERRED PROFESSIONAL INSURANCE CO	1.49%	\$1,707,100	\$1,647,844	\$800,000	\$2,862,299	173.70%
12	TRUCK INSURANCE EXCHANGE	1.32%	\$1,512,490	\$1,321,609	\$0	\$1,153,100	87.25%
13	PREFERRED PHYSICIANS MEDICAL RRG INC	0.77%	\$882,801	\$788,208	\$801,753	\$17,534	2.22%
14	KANSAS MEDICAL MUTUAL INS CO	0.25%	\$290,701	\$290,701	\$0	\$59,072	20.32%
15	OHIC INSURANCE COMPANY	0.23%	\$266,577	\$270,200	\$1,970,000	\$3,648,070	1350.14%
16	CONTINENTAL CASUALTY COMPANY	0.16%	\$187,848	\$226,373	\$4,173,706	\$4,004,993	1769.20%
17	AMERICAN CASUALTY CO OF READING PA	0.03%	\$38,486	\$38,279	\$130,231	-\$263,547	-688.49%
18	GENERAL INSURANCE CO OF AMERICA	0.03%	\$36,931	\$92,609	\$0	\$98,011	105.83%
19	CONNECTICUT INDEMNITY COMPANY THE	0.02%	\$28,665	\$27,231	\$0	\$6,466	23.74%
20	PACO ASSURANCE COMPANY INC	0.00%	\$3,369	\$3,032	\$0	\$0	0.00%
21	NATIONAL CASUALTY COMPANY	0.00%	\$317	\$317	\$0	\$93,308	29434.70%
22	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$149	N/A
23	AMERICAN EQUITY SPECIALTY INSURANCE CO	0.00%	\$0	\$195	\$550,000	\$612,329	314014.87%
24	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	\$0	\$804	\$0	-\$6,554	-815.17%
25	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$204	N/A
26	CLARENDON NATIONAL INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
27	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$20,000	-\$1,528,101	N/A
28	FEDERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$133	N/A
29	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$35,000	\$0	N/A
30	GULF INSURANCE COMPANY	0.00%	\$0	\$1,547	\$0	\$2,981	192.70%
31	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$795,000	\$346,792	N/A
32	MISSOURI PHYSICIANS ASSOCIATES	0.00%	\$0	\$0	\$2,971,847	-\$97,385	N/A
33	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$0	\$0	\$0	-\$12,674	N/A
34	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.00%	\$0	\$923	\$0	-\$388,971	-42142.04%
35	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6,177	N/A
36	PENNSYLVANIA GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$18,064	N/A
37	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	\$0	\$0	\$0	-\$3,222	N/A
38	SAFECO INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	\$584	N/A
39	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$27	\$0	\$0	0.00%
40	TRANSPORTATION INSURANCE COMPANY	0.00%	\$0	\$0	\$3,006,514	\$1,675,033	N/A
41	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$35	N/A
42	VIGILANT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,561	N/A
TOTAL		100.00%	\$114,887,033	\$104,672,745	\$80,156,185	\$123,655,348	118.14%

MISSOURI MEDICAL MALPRACTICE LIABILITY INSURANCE
(Physicians and Surgeons)

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

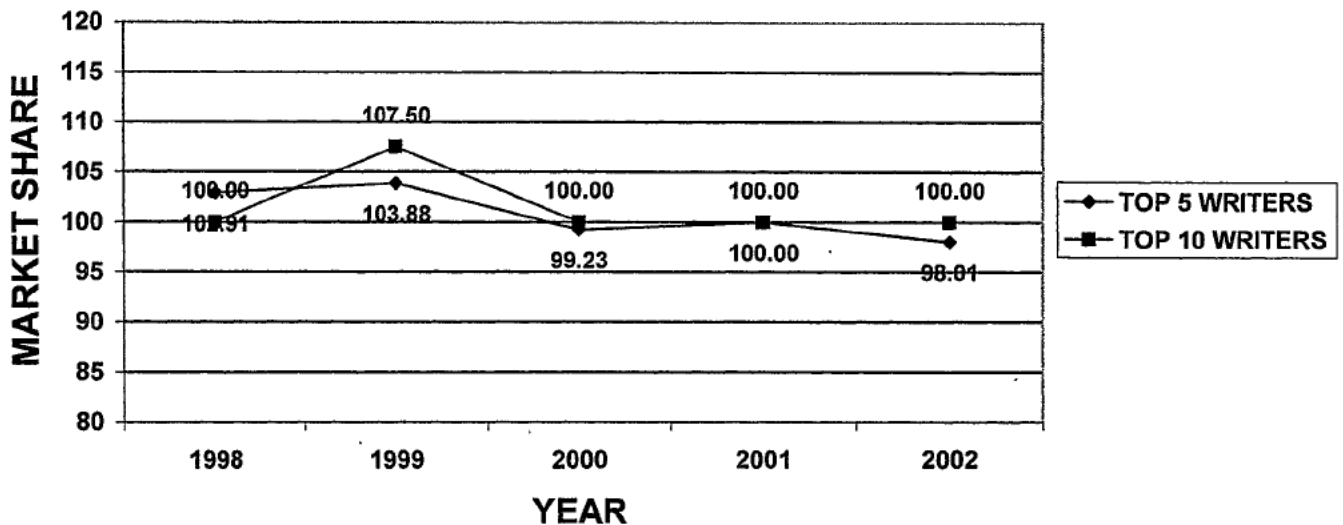


2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Dentists)

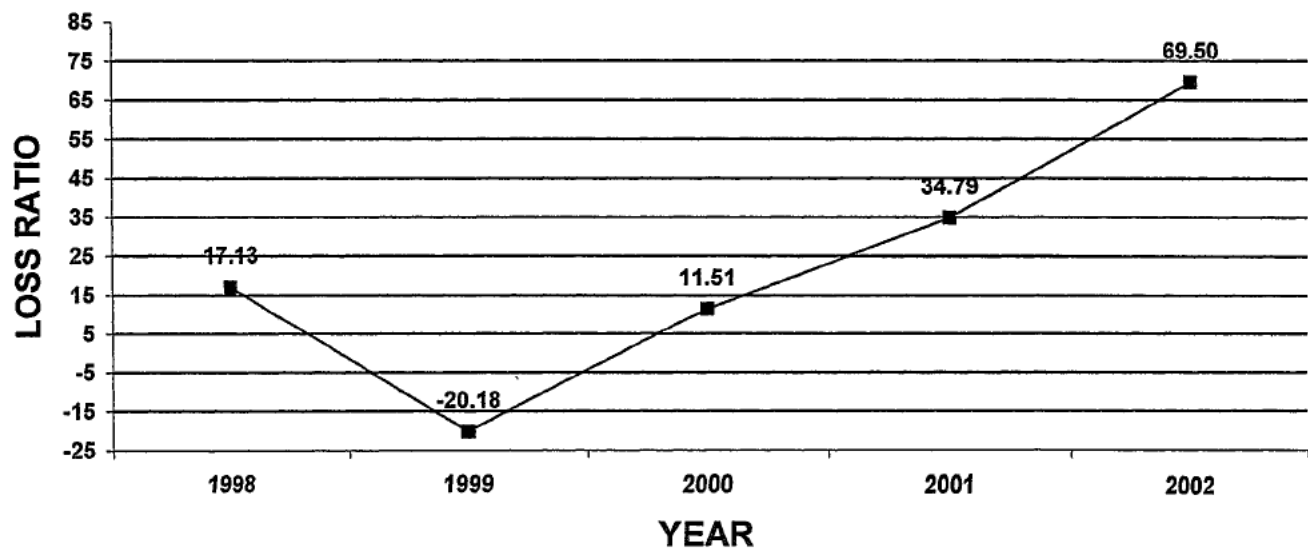
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MEDICAL PROTECTIVE COMPANY	47.27%	\$2,107,508	\$2,075,820	\$164,500	\$1,453,500	70.02%
2	INTERMED INSURANCE COMPANY	37.27%	\$1,661,683	\$1,580,378	\$12,500	\$819,633	51.86%
3	MEDICAL ASSURANCE CO INC THE	9.81%	\$437,145	\$475,687	\$1,248,750	\$658,100	138.35%
4	GRANITE STATE INSURANCE COMPANY	1.83%	\$81,628	\$70,178	\$1,000,788	\$41,283	58.83%
5	NATIONAL UNION FIRE INS CO OF PITTSBURG	1.83%	\$81,390	\$20,973	\$0	\$31,986	152.51%
6	CINCINNATI INS CO THE	1.50%	\$66,655	\$63,822	\$17,400	-\$129,847	-203.45%
7	ST PAUL FIRE & MARINE INSURANCE CO	0.40%	\$17,686	\$44,085	\$0	-\$48,319	-109.60%
8	LUMBERMENS MUTUAL CASUALTY CO	0.10%	\$4,470	\$5,566	\$0	\$0	0.00%
9	INSURANCE CO OF THE STATE OF PA	0.00%	\$44	\$150	\$0	-\$726	-484.00%
10	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$188,423	N/A
TOTAL		100.00%	\$4,458,209	\$4,336,659	\$2,443,938	\$3,014,033	69.50%

**MISSOURI MEDICAL MALPRACTICE LIABILITY INSURANCE
(Dentists)**

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

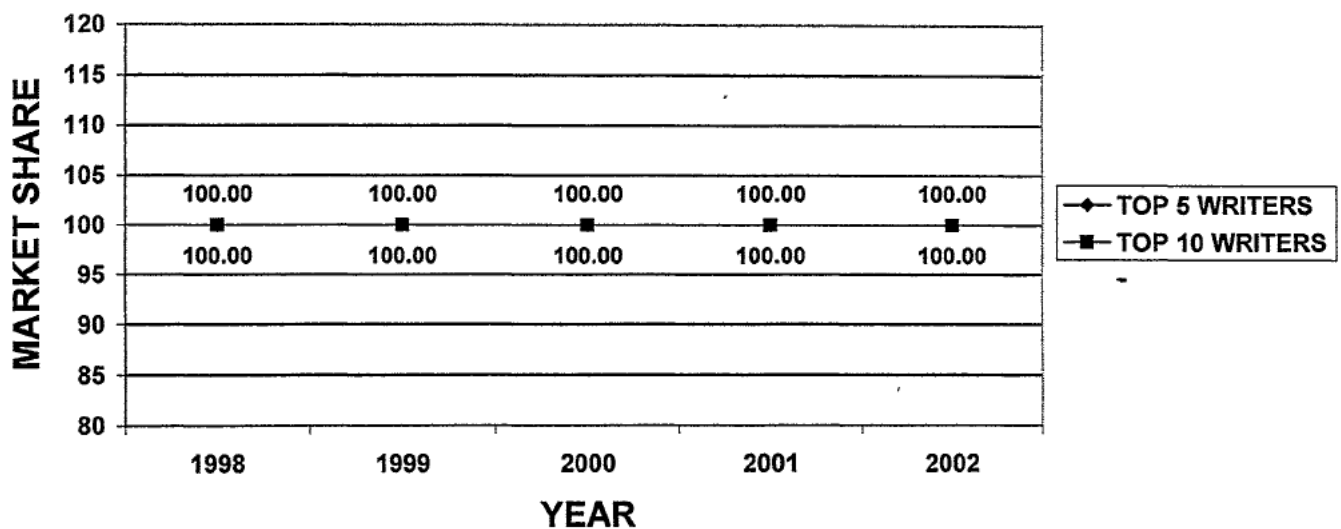


2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Nurses)

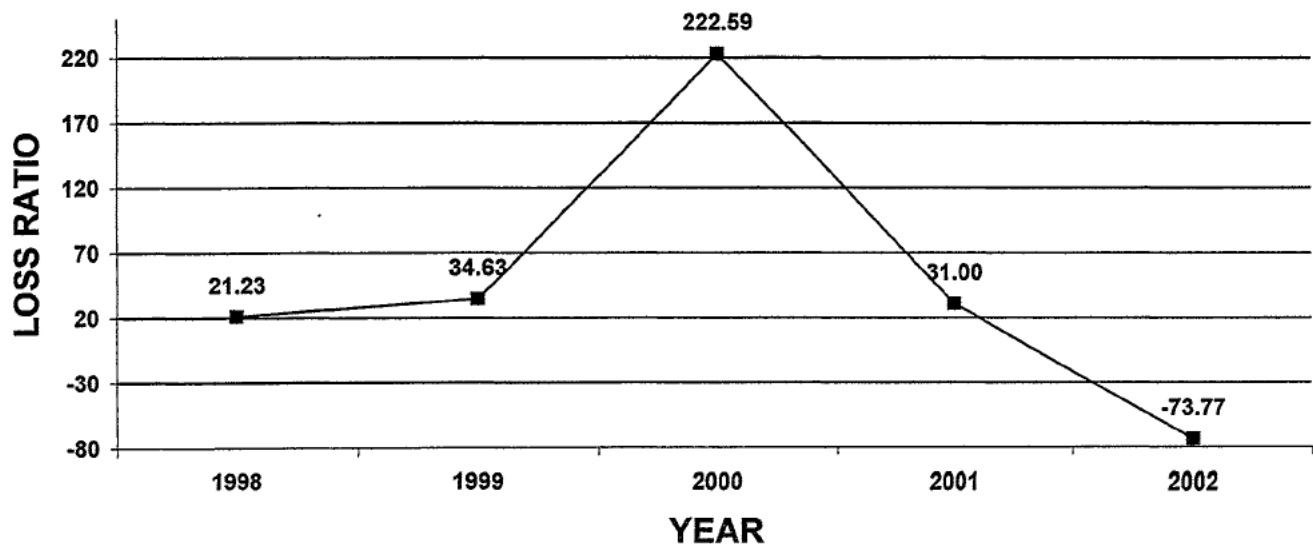
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MEDICAL ASSURANCE CO INC THE	61.44%	\$319,840	\$234,888	\$0	\$0	0.00%
2	ST PAUL FIRE & MARINE INSURANCE CO	34.24%	\$178,219	\$388,538	\$0	-\$416,098	-107.09%
3	CINCINNATI INS CO THE	4.32%	\$22,500	\$21,373	\$1,250	-\$59,591	-278.81%
4	KEMPER CASUALTY INSURANCE COMPANY	0.00%	\$0	\$35	\$0	\$0	0.00%
TOTAL		100.00%	\$520,559	\$644,834	\$1,250	-\$475,689	-73.77%

**MISSOURI MEDICAL MALPRACTICE LIABILITY INSURANCE
(Nurses)**

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

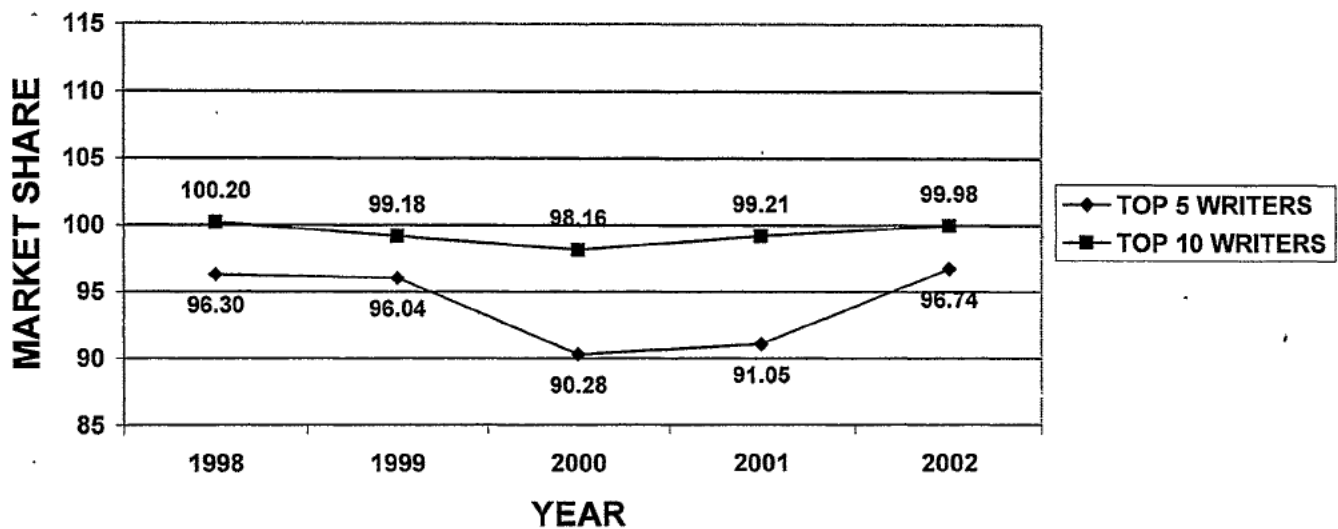


**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Hospitals)**

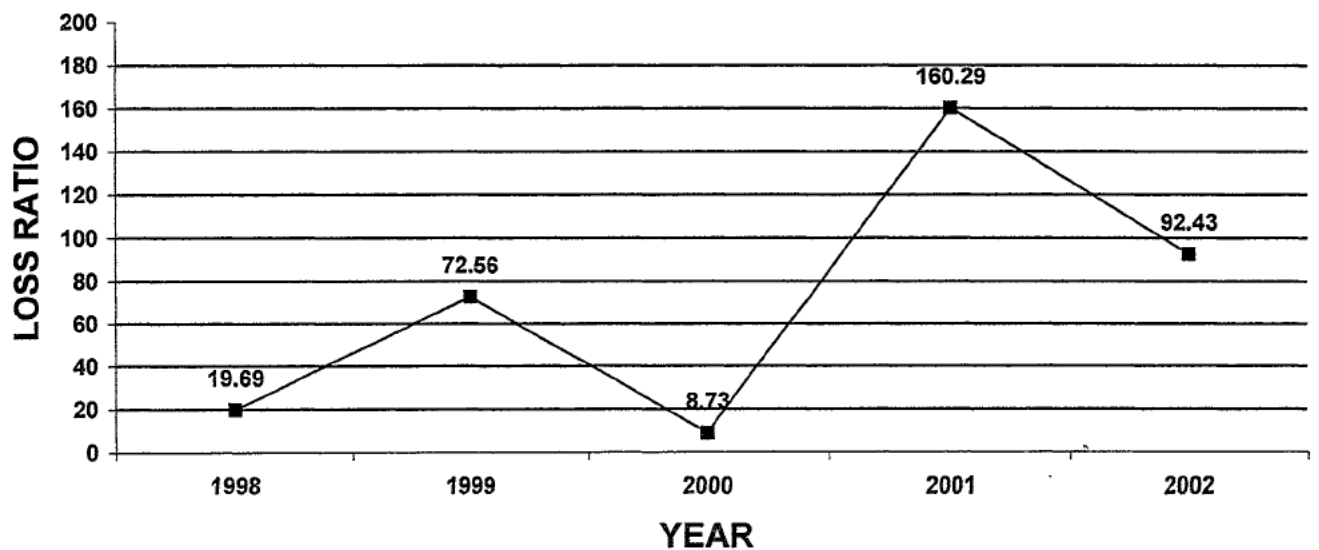
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MISSOURI HOSPITAL PLAN	45.63%	\$15,572,770	\$8,906,470	\$11,626,503	\$13,675,913	153.65%
2	TRUCK INSURANCE EXCHANGE	40.57%	\$13,845,945	\$13,845,945	\$0	\$0	0.00%
3	FIRST SPECIALTY INSURANCE CORPORATION	7.11%	\$2,426,451	\$1,657,605	\$0	-\$410,647	-24.77%
4	CINCINNATI INS CO THE	2.07%	\$705,123	\$991,003	\$1,804,459	\$1,968,832	198.67%
5	CONTINENTAL CASUALTY COMPANY	1.36%	\$463,478	\$401,958	\$457,000	\$639,827	159.18%
6	ZURICH AMERICAN INSURANCE COMPANY	1.10%	\$375,000	\$2,577,057	\$532,000	\$1,717,592	66.65%
7	ACE AMERICAN INSURANCE COMPANY	1.05%	\$357,748	\$248,056	\$40,000	\$15,039	6.06%
8	MEDICAL PROTECTIVE COMPANY	0.75%	\$256,357	\$263,545	\$0	-\$136,000	-51.60%
9	MEDICAL ASSURANCE CO INC THE	0.17%	\$58,266	\$9,302	\$0	-\$80,144	-861.58%
10	GULF INSURANCE COMPANY	0.17%	\$57,800	\$102,526	\$0	\$69,472	67.76%
11	BANKERS STANDARD INSURANCE COMPANY	0.02%	\$5,212	\$18,619	\$0	-\$16,343	-87.78%
12	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	\$475	\$275,233	\$1,691,265	-\$562,511	-204.38%
13	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$1	\$1	\$300,000	-\$235,813	-23581300.00%
14	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$446,400	\$509,179	N/A
15	AMERICAN CASUALTY CO OF READING PA	0.00%	\$0	\$0	\$0	\$355,318	N/A
16	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$311,142	N/A
17	EXECUTIVE RISK INDEMNITY INC	0.00%	\$0	\$42,708	\$355,000	\$127,767	299.16%
18	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$809,739	\$8,472,407	N/A
19	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$9,322	N/A
20	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$0	N/A
21	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	-\$1,498	N/A
22	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.00%	\$0	\$0	\$12,420	\$1,282,420	N/A
23	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2,616	N/A
24	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,939	N/A
25	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$1,100,000	\$531	N/A
26	TRANSPORTATION INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$20,950	N/A
27	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$2,640	N/A
28	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	\$0	\$0	\$0	\$12,645	N/A
TOTAL		100.00%	\$34,124,626	\$29,340,028	\$19,174,786	\$27,119,153	92.43%

MISSOURI MEDICAL MALPRACTICE LIABILITY INSURANCE
(Hospitals)

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

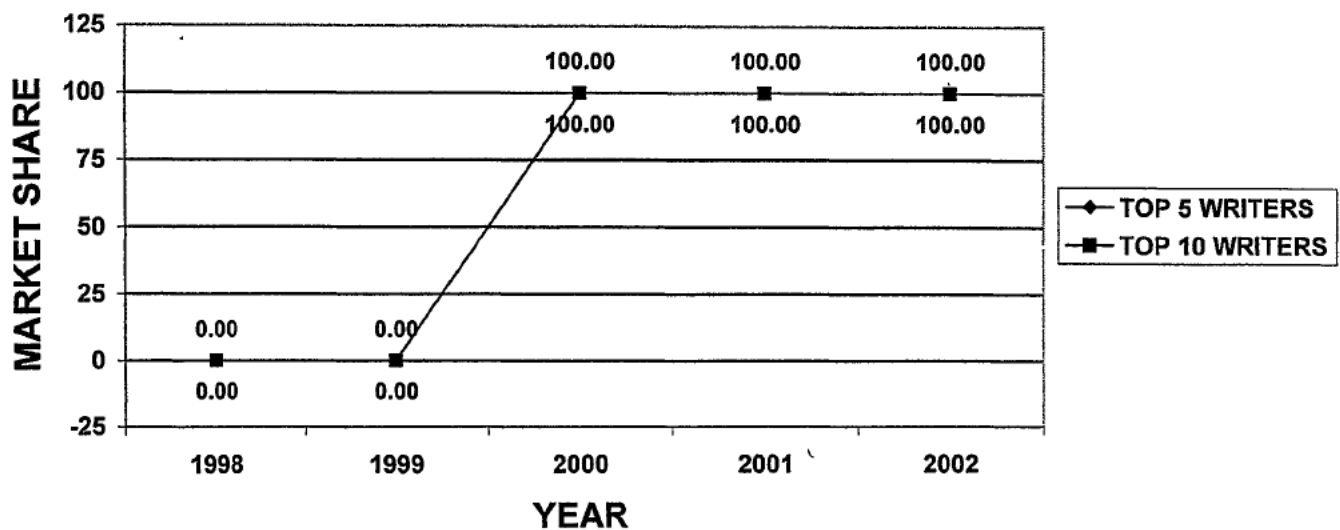


2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Managed Care Organizations Errors & Omissions)

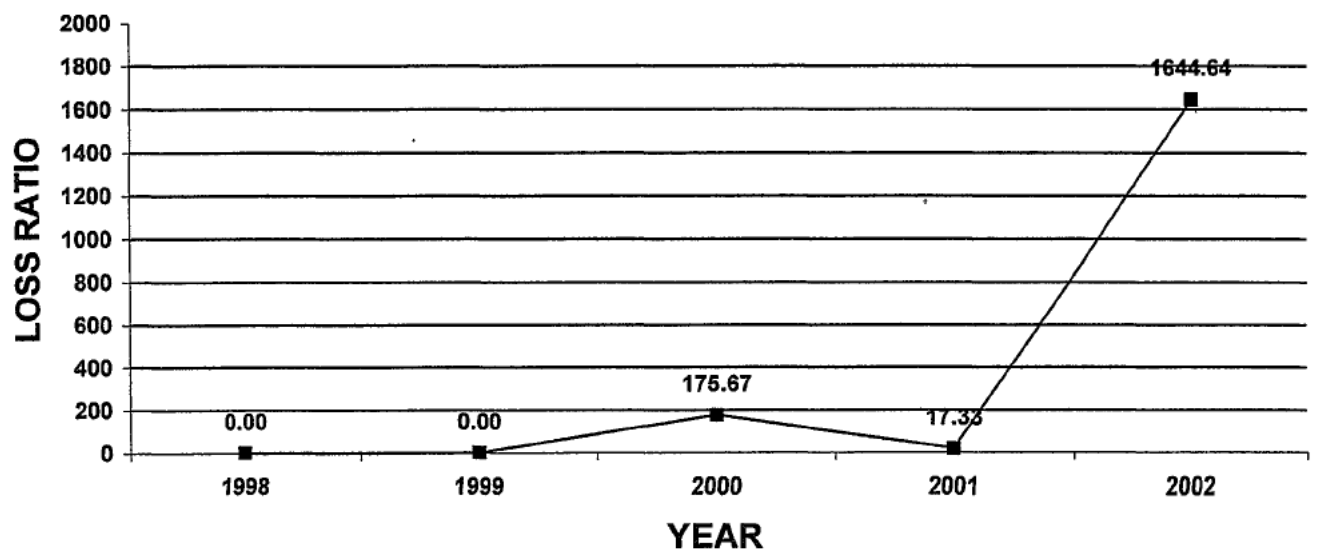
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ACE FIRE UNDERWRITERS INSURANCE COMPANY	N/A	\$0	\$0	\$273,600	\$312,077	N/A
2	ST PAUL FIRE & MARINE INSURANCE CO	N/A	\$0	\$17,419	\$0	-\$25,597	-146.95%
	TOTAL	N/A	\$0	\$17,419	\$273,600	\$286,480	1644.64%

MISSOURI MEDICAL MALPRACTICE LIABILITY INSURANCE
(Managed Care Organizations errors & omissions)

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



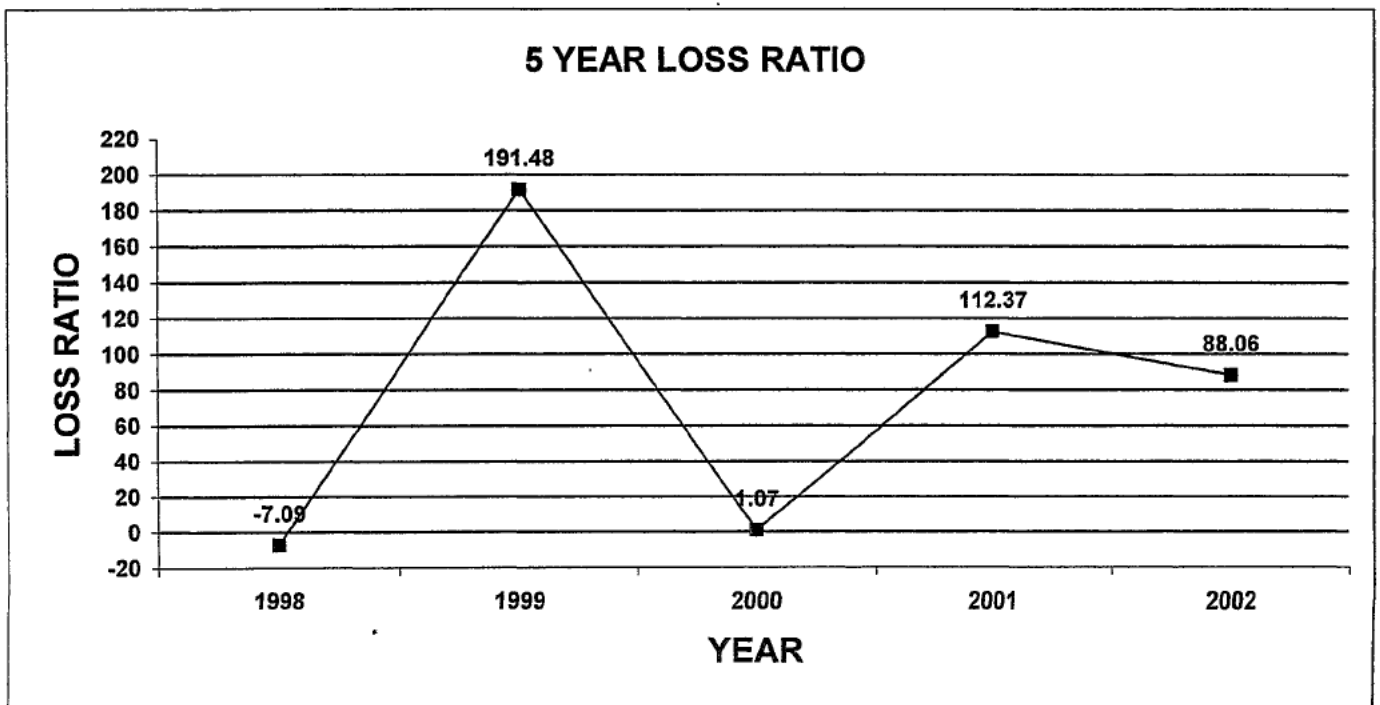
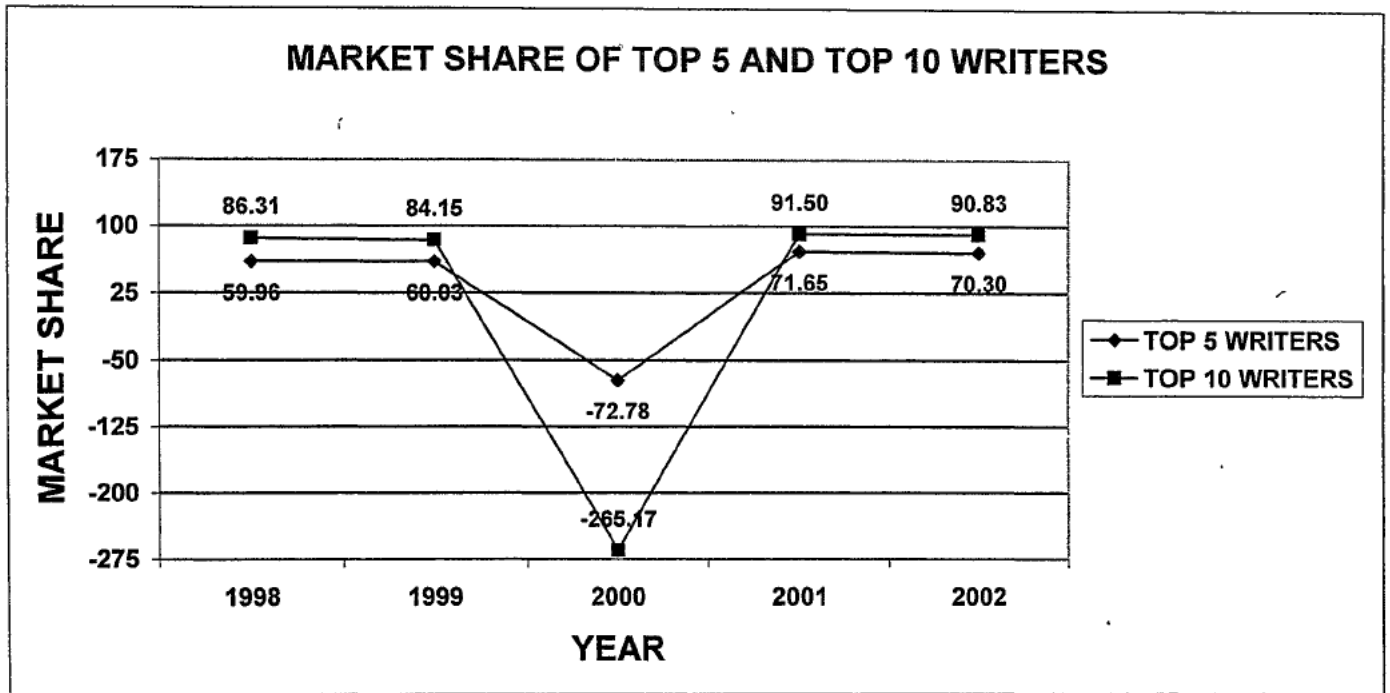
5 YEAR LOSS RATIO



2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Other)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	TIG INSURANCE COMPANY	43.08%	\$7,721,674	\$6,229,472	\$944,320	\$5,960,523	95.68%
2	AMERICAN CASUALTY CO OF READING PA	8.27%	\$1,482,480	\$1,400,378	\$656,013	\$81,366	5.81%
3	CHICAGO INSURANCE COMPANY	6.90%	\$1,237,718	\$1,991,528	\$458,001	\$6,861,705	344.54%
4	AMCO INSURANCE COMPANY	6.16%	\$1,103,948	\$895,176	\$5,000	\$21,488	2.40%
5	NCMIC INSURANCE COMPANY	5.89%	\$1,056,198	\$1,017,083	\$74,964	\$488,814	48.06%
6	ST PAUL FIRE & MARINE INSURANCE CO	5.54%	\$992,792	\$1,709,266	\$447,991	\$639,170	37.39%
7	CINCINNATI INS CO THE	4.43%	\$794,047	\$713,500	\$1,369,007	\$2,117,522	296.78%
8	NATIONAL UNION FIRE INS CO OF PITTSBURG	3.85%	\$690,542	\$376,278	\$0	\$437,849	116.36%
9	EXECUTIVE RISK INDEMNITY INC	3.64%	\$653,299	\$362,991	\$0	\$202,490	55.78%
10	GULF INSURANCE COMPANY	3.06%	\$549,141	\$467,095	\$0	\$70,750	15.15%
11	LUMBERMENS MUTUAL CASUALTY CO	2.25%	\$402,777	\$501,535	\$0	\$2,031	0.40%
12	PHARMACISTS MUTUAL INSURANCE COMPANY	1.95%	\$350,007	\$338,826	\$0	-\$11,452	-3.38%
13	CHURCH MUTUAL INSURANCE COMPANY	1.37%	\$246,400	\$246,283	\$525,000	\$552,185	224.21%
14	NORTH AMERICAN SPECIALTY INS CO	1.03%	\$184,989	\$184,989	\$0	\$166,810	90.17%
15	FIREMANS FUND INSURANCE COMPANY	0.94%	\$169,196	\$166,353	\$0	\$33,546	20.17%
16	CONTINENTAL CASUALTY COMPANY	0.80%	\$143,430	\$135,489	\$45,000	\$1,736,680	1281.79%
17	ST PAUL MERCURY INSURANCE COMPANY	0.33%	\$58,464	\$188,433	\$1,259,021	-\$1,105,147	-586.49%
18	AMERICAN ALTERNATIVE INS CORP	0.21%	\$37,237	\$26,054	\$0	\$46,760	179.47%
19	WESTPORT INSURANCE CORPORATION	0.10%	\$17,121	\$11,538	\$0	\$2,542	22.03%
20	MEDICAL LIABILITY ALLIANCE	0.07%	\$13,384	\$4,251	\$0	\$0	0.00%
21	AMERICAN INSURANCE COMPANY THE	0.04%	\$7,271	\$1,081	\$0	\$0	0.00%
22	BANKERS STANDARD INSURANCE COMPANY	0.04%	\$7,199	\$25,714	\$0	-\$22,571	-87.78%
23	SAVERS PROPERTY & CASUALTY INS CO	0.03%	\$6,001	\$5,933	\$0	\$134	2.26%
24	TRUCK INSURANCE EXCHANGE	0.03%	\$5,685	\$66,047	\$7,500	\$7,500	11.36%
25	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$30,557	N/A
26	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$12,150	N/A
27	HARTFORD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$662	\$662	N/A
28	MARKEL INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,566	-\$3,110	N/A
29	MEDICAL ASSURANCE CO INC THE	0.00%	\$0	\$0	\$0	-\$10,764	N/A
30	MISSOURI PHYSICIANS ASSOCIATES	0.00%	\$0	\$0	\$420,000	-\$2,948,763	N/A
31	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$0	\$1,019	\$0	\$12,905	1266.44%
32	NATIONAL SURETY CORPORATION	0.00%	\$0	\$543	\$0	\$0	0.00%
33	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$87	N/A
34	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$567	N/A
35	ST PAUL PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	\$54	N/A
36	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
37	TIG INDEMNITY COMPANY	0.00%	\$0	\$8,240	\$0	\$8,000	97.09%
38	TRANSPORTATION INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$78,270	N/A
39	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	\$0	N/A
40	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$1,231	N/A
41	TWIN CITY FIRE INS CO	0.00%	\$0	\$0	\$0	-\$256,525	N/A
42	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$0	-\$67	N/A
43	UNITED STATES FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$2,087	N/A
44	CONTINENTAL INSURANCE COMPANY THE	0.00%	-\$1	-\$1	\$745,000	-\$44,971	4497100.00%
45	AMERICAN HOME ASSURANCE COMPANY	0.00%	-\$477	\$24,196	\$388,858	-\$29,624	-122.43%
46	TRAVELERS INDEMNITY CO OF ILLINOIS	-0.03%	-\$4,611	-\$4,611	\$0	\$1,499	-32.51%
TOTAL		100.00%	\$17,925,911	\$17,094,679	\$7,344,771	\$15,054,044	88.06%

MISSOURI MEDICAL MALPRACTICE LIABILITY INSURANCE
(Other)



**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - EARTHQUAKE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM FIRE AND CASUALTY CO	23.04%	\$12,344,636	\$12,020,650	\$0	\$0	0.00%
2	AMERICAN FAMILY MUTUAL INS CO	7.96%	\$4,266,117	\$3,970,685	\$0	\$0	0.00%
3	SHELTER MUTUAL INSURANCE CO	5.67%	\$3,040,209	\$2,849,939	\$2,756	\$2,756	0.10%
4	SAFECO INSURANCE CO OF AMERICA	3.77%	\$2,022,551	\$1,951,138	\$0	-\$1,395	-0.07%
5	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.26%	\$1,209,562	\$1,168,474	\$0	\$0	0.00%
6	GREAT NORTHERN INSURANCE COMPANY	2.20%	\$1,180,589	\$1,086,129	\$0	\$0	0.00%
7	ALLSTATE INSURANCE COMPANY	1.91%	\$1,022,798	\$1,011,486	\$518	\$2,022	0.20%
8	MID CENTURY INSURANCE COMPANY	1.72%	\$922,974	\$950,687	\$0	-\$839	-0.09%
9	AUTO CLUB FAMILY INSURANCE COMPANY	1.57%	\$841,247	\$777,269	\$0	\$0	0.00%
10	AMERICAN AUTOMOBILE INSURANCE CO	1.57%	\$839,198	\$840,393	\$0	-\$277	-0.03%
11	STATE AUTO PROPERTY & CASUALTY INS CO	1.55%	\$830,600	\$751,530	\$0	\$0	0.00%
12	CAMERON MUTUAL INSURANCE COMPANY	1.51%	\$807,564	\$717,689	\$0	\$0	0.00%
13	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.45%	\$779,193	\$764,388	\$0	\$16,927	2.21%
14	AMCO INSURANCE COMPANY	1.38%	\$738,450	\$639,444	\$3,667	\$5,333	0.83%
15	LIBERTY MUTUAL FIRE INSURANCE CO	1.36%	\$730,778	\$726,510	\$0	-\$92	-0.01%
16	FIRE INSURANCE EXCHANGE	1.26%	\$677,731	\$706,493	\$0	\$0	0.00%
17	ECONOMY PREMIER ASSURANCE COMPANY	1.22%	\$654,670	\$618,650	\$0	\$20,085	3.25%
18	ALLSTATE INDEMNITY COMPANY	1.21%	\$645,728	\$486,745	\$0	\$0	0.00%
19	STANDARD FIRE INSURANCE COMPANY	1.18%	\$630,381	\$593,914	\$0	\$3,682	0.62%
20	GREAT AMERICAN ASSURANCE COMPANY	1.15%	\$614,159	\$407,250	\$0	\$7	0.00%
21	WESTPORT INSURANCE CORPORATION	1.14%	\$609,897	\$339,239	\$0	-\$17,158	-5.06%
22	ATLANTIC MUTUAL INSURANCE COMPANY	1.10%	\$590,693	\$610,485	\$0	-\$133	-0.02%
23	TRAVELERS INDEMNITY COMPANY	1.08%	\$579,082	\$578,504	\$0	\$139,386	24.09%
24	ALLIANZ INSURANCE COMPANY	1.06%	\$569,136	\$392,834	\$0	\$0	0.00%
25	COLUMBIA NATIONAL INSURANCE COMPANY	1.01%	\$541,824	\$518,079	\$0	\$0	0.00%
26	GLENS FALLS INSURANCE COMPANY THE	0.92%	\$493,779	\$517,631	\$0	\$0	0.00%
27	PACIFIC INDEMNITY COMPANY	0.90%	\$480,781	\$493,483	\$0	\$0	0.00%
28	LITITZ MUTUAL INSURANCE COMPANY	0.88%	\$471,294	\$471,294	\$0	\$19	0.00%
29	HARTFORD UNDERWRITERS INSURANCE CO	0.84%	\$450,172	\$459,704	\$0	\$0	0.00%
30	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.78%	\$417,895	\$348,738	\$0	\$0	0.00%
31	VIGILANT INSURANCE COMPANY	0.76%	\$408,221	\$401,376	\$0	\$0	0.00%
32	COLUMBIA MUTUAL INSURANCE CO	0.72%	\$388,404	\$387,621	\$0	\$0	0.00%
33	AUTOMOBILE INS CO OF HARTFORD CT	0.71%	\$382,156	\$337,634	\$0	\$3,082	0.91%
34	ALLIED PROPERTY & CASUALTY INS CO	0.70%	\$377,246	\$332,676	\$0	\$5,485	1.65%
35	INSURANCE COMPANY OF THE WEST	0.70%	\$375,948	\$245,770	\$0	\$0	0.00%
36	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.69%	\$370,753	\$370,753	\$0	\$0	0.00%
37	FIREMANS FUND INSURANCE COMPANY	0.69%	\$369,959	\$384,550	\$0	\$1,862	0.48%
38	CHURCH MUTUAL INSURANCE COMPANY	0.66%	\$352,246	\$314,574	\$0	\$0	0.00%
39	WEST AMERICAN INSURANCE COMPANY	0.66%	\$351,073	\$325,838	\$0	\$4,874	1.50%
40	UNITED STATES FIRE INSURANCE CO	0.65%	\$346,052	\$51,591	\$0	\$4,650	9.01%
41	SECURA INSURANCE A MUTUAL COMPANY	0.62%	\$331,295	\$317,434	\$0	\$111,632	35.17%
42	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.62%	\$330,670	\$558,291	\$0	-\$15,815	-2.83%
43	UNITED FIRE AND CASUALTY COMPANY	0.60%	\$319,355	\$301,240	\$0	\$0	0.00%
44	TRAVELERS INDEMNITY CO OF ILLINOIS	0.59%	\$317,687	\$398,696	\$0	\$112,262	28.16%
45	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.59%	\$316,176	\$204,534	\$0	\$0	0.00%
46	ZURICH AMERICAN INSURANCE COMPANY	0.54%	\$291,934	\$367,035	\$0	\$0	0.00%
47	AMERICAN GUARANTEE & LIABILITY INS CO	0.49%	\$263,741	\$180,754	\$0	\$0	0.00%
48	AUTO OWNERS INSURANCE CO MUTUAL	0.49%	\$263,108	\$239,476	\$0	\$0	0.00%
49	ASSURANCE COMPANY OF AMERICA	0.44%	\$236,548	\$276,682	\$0	-\$461	-0.17%
50	USAA CASUALTY INSURANCE COMPANY	0.44%	\$235,749	\$222,983	\$0	\$2,714	1.22%
51	HARTFORD CASUALTY INS CO	0.44%	\$235,469	\$238,025	\$0	\$0	0.00%
52	GREENWICH INSURANCE COMPANY	0.43%	\$231,620	\$167,849	\$0	\$3,790	2.26%
53	FEDERATED MUTUAL INSURANCE COMPANY	0.42%	\$224,940	\$215,932	\$0	\$0	0.00%
54	OWNERS INSURANCE COMPANY	0.39%	\$208,294	\$191,296	\$0	\$0	0.00%
55	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.35%	\$188,599	\$197,857	\$0	\$0	0.00%
56	MIDWESTERN INDEMNITY COMPANY THE	0.34%	\$183,973	\$37,381	\$0	\$314	0.84%
57	METROPOLITAN PROPERTY & CASUALTY INS CO	0.33%	\$178,588	\$174,119	\$0	-\$430	-0.25%
58	UNIVERSAL UNDERWRITERS INS CO	0.31%	\$163,883	\$171,786	\$0	-\$2,513	-1.46%
59	WESTCHESTER FIRE INSURANCE COMPANY	0.30%	\$159,500	\$199,376	\$0	-\$28,356	-14.22%
60	MARYLAND CASUALTY COMPANY	0.28%	\$149,909	\$59,758	\$0	-\$99	-0.17%
61	AMERICAN MOTORISTS INSURANCE CO	0.28%	\$149,688	\$167,706	\$0	-\$763	-0.45%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - EARTHQUAKE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
62	GENERAL CASUALTY CO OF WISCONSIN	0.28%	\$149,685	\$148,510	\$0	\$0	0.00%
63	PHARMACISTS MUTUAL INSURANCE COMPANY	0.27%	\$147,019	\$142,208	\$0	\$0	0.00%
64	FEDERAL INSURANCE COMPANY	0.27%	\$146,529	\$116,617	\$0	\$0	0.00%
65	AMERICAN INSURANCE COMPANY THE	0.27%	\$146,366	\$163,569	\$0	\$184	0.11%
66	GRINNELL MUTUAL REINSURANCE COMPANY	0.27%	\$144,044	\$130,435	\$0	\$0	0.00%
67	OMAHA PROPERTY AND CASUALTY INS CO	0.26%	\$140,297	\$128,884	\$0	\$0	0.00%
68	AMERICAN ECONOMY INSURANCE COMPANY	0.26%	\$138,557	\$165,022	\$0	\$4,933	2.99%
69	EMPLOYERS MUTUAL CASUALTY COMPANY	0.24%	\$129,764	\$127,848	\$0	\$0	0.00%
70	GENERAL INSURANCE CO OF AMERICA	0.24%	\$126,862	\$192,686	\$0	-\$418	-0.22%
71	OHIO CASUALTY INSURANCE COMPANY	0.24%	\$126,122	\$99,404	\$0	\$1,584	1.59%
72	TRUCK INSURANCE EXCHANGE	0.22%	\$120,253	\$122,823	\$0	\$1,016	0.83%
73	COUNTRY MUTUAL INSURANCE COMPANY	0.22%	\$119,372	\$104,662	\$0	\$0	0.00%
74	ASSOCIATED INDEMNITY CORPORATION	0.21%	\$110,713	\$127,087	\$0	-\$408	-0.32%
75	BROTHERHOOD MUTUAL INSURANCE CO	0.20%	\$107,050	\$100,041	\$0	\$0	0.00%
76	SENTRY SELECT INSURANCE COMPANY	0.19%	\$104,170	\$80,326	\$0	\$1,412	1.76%
77	NORTHERN INSURANCE CO OF NEW YORK	0.19%	\$101,458	\$152,199	\$0	-\$12	-0.01%
78	RLI INSURANCE COMPANY	0.17%	\$91,388	\$94,734	\$0	-\$15,472	-16.33%
79	LUMBERMENS MUTUAL CASUALTY CO	0.17%	\$90,096	\$66,557	\$0	\$10,646	16.00%
80	FARMERS INSURANCE EXCHANGE	0.17%	\$90,075	\$90,435	\$0	\$1,126	1.25%
81	MILLERS MUTUAL INSURANCE ASSOCIATION	0.17%	\$89,406	\$90,656	\$0	-\$605	-0.67%
82	MILLERS CLASSIFIED INSURANCE COMPANY	0.17%	\$88,428	\$90,164	\$0	\$20	0.02%
83	SENTRY INSURANCE A MUTUAL COMPANY	0.16%	\$84,222	\$79,880	\$0	\$1,126	1.41%
84	CINCINNATI INS CO THE	0.15%	\$82,425	\$74,027	\$0	\$0	0.00%
85	FIDELITY AND DEPOSIT CO MARYLAND	0.15%	\$78,528	\$78,538	\$0	\$0	0.00%
86	PROPERTY & CASUALTY INS CO OF HARTFORD	0.14%	\$76,830	\$51,393	\$0	\$0	0.00%
87	AMERICAN INTERNATIONAL INS CO	0.14%	\$74,583	\$53,307	\$0	-\$8,256	-15.49%
88	UNION INSURANCE CO OF PROVIDENCE	0.14%	\$72,371	\$70,270	\$0	\$0	0.00%
89	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.13%	\$68,349	\$7,386	\$0	\$238	3.22%
90	METROPOLITAN GROUP PROP & CAS INS CO	0.12%	\$66,890	\$65,812	\$0	-\$573	-0.87%
91	FOREMOST INSURANCE CO	0.12%	\$64,120	\$41,276	\$0	\$0	0.00%
92	SECURITY NATIONAL INSURANCE COMPANY	0.12%	\$63,571	\$69,874	\$0	\$0	0.00%
93	AMERICAN FIRE & CASUALTY COMPANY	0.12%	\$63,079	\$56,132	\$0	\$1,381	2.46%
94	KANSAS CITY FIRE & MARINE INS CO	0.11%	\$61,603	\$25,288	\$0	\$0	0.00%
95	STATE AUTOMOBILE MUTUAL INS CO	0.11%	\$59,319	\$65,528	\$0	\$0	0.00%
96	NATIONWIDE MUTUAL INSURANCE COMPANY	0.10%	\$55,493	\$86,731	\$570	-\$1,370	-1.58%
97	EMPLOYERS FIRE INSURANCE COMPANY	0.09%	\$50,617	\$40,493	\$0	\$8,209	20.27%
98	SECURA SUPREME INSURANCE COMPANY	0.09%	\$46,973	\$36,243	\$0	\$12,916	35.64%
99	AMERICAN STATES INSURANCE COMPANY	0.08%	\$44,484	\$47,540	\$0	\$589	1.24%
100	NATIONAL FARMERS UNION STANDARD INS CO	0.08%	\$44,396	\$40,827	\$0	\$0	0.00%
101	AMICA MUTUAL INSURANCE COMPANY	0.08%	\$44,166	\$42,377	\$0	\$0	0.00%
102	PEERLESS INSURANCE COMPANY	0.08%	\$40,859	\$5,399	\$0	\$77	1.43%
103	FOREMOST PROPERTY AND CASUALTY INS CO	0.07%	\$39,782	\$40,050	\$0	\$0	0.00%
104	TWIN CITY FIRE INS CO	0.07%	\$39,391	\$41,257	\$0	\$0	0.00%
105	CHURCH INSURANCE CO THE	0.07%	\$39,309	\$39,309	\$0	\$0	0.00%
106	GUIDEONE MUTUAL INSURANCE COMPANY	0.07%	\$37,299	\$38,631	\$0	\$760	1.97%
107	FEDERATED SERVICE INSURANCE COMPANY	0.06%	\$33,764	\$32,303	\$0	\$0	0.00%
108	DEPOSITORS INSURANCE COMPANY	0.06%	\$33,131	\$40,396	\$0	-\$1,158	-2.87%
109	ARMED FORCES INSURANCE EXCHANGE	0.06%	\$30,929	\$30,601	\$0	\$0	0.00%
110	FOREMOST SIGNATURE INSURANCE COMPANY	0.06%	\$30,163	\$31,187	\$0	\$0	0.00%
111	LIBERTY INSURANCE CORPORATION	0.06%	\$29,888	\$38,439	\$0	-\$1	0.00%
112	NATIONAL CASUALTY COMPANY	0.05%	\$29,452	\$26,187	\$0	\$0	0.00%
113	ONEBEACON AMERICA INSURANCE COMPANY	0.05%	\$29,302	\$23,516	\$0	-\$58	-0.25%
114	EMCASCO INSURANCE COMPANY	0.05%	\$27,869	\$27,305	\$0	\$0	0.00%
115	AMERICAN MANUFACTURERS MUTUAL INS CO	0.05%	\$27,505	\$36,247	\$0	-\$34,888	-96.25%
116	FARMLAND MUTUAL INSURANCE COMPANY	0.05%	\$27,443	\$24,607	\$0	-\$56	-0.23%
117	NATIONAL FARMERS UNION PRO & GAS CO	0.05%	\$26,979	\$24,417	\$0	\$0	0.00%
118	FARMERS ALLIANCE MUTUAL INS CO	0.05%	\$26,870	\$26,541	\$0	\$0	0.00%
119	TIG INSURANCE COMPANY	0.05%	\$26,807	\$119,251	\$0	\$0	0.00%
120	REGENT INSURANCE COMPANY	0.05%	\$26,171	\$27,713	\$0	\$0	0.00%
121	GREAT AMERICAN INSURANCE COMPANY	0.05%	\$25,704	\$23,963	\$0	\$1,886	7.87%
122	TRAVELERS INDEMNITY CO OF AMERICA	0.04%	\$23,443	\$28,453	\$0	-\$51,181	-179.88%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - EARTHQUAKE**

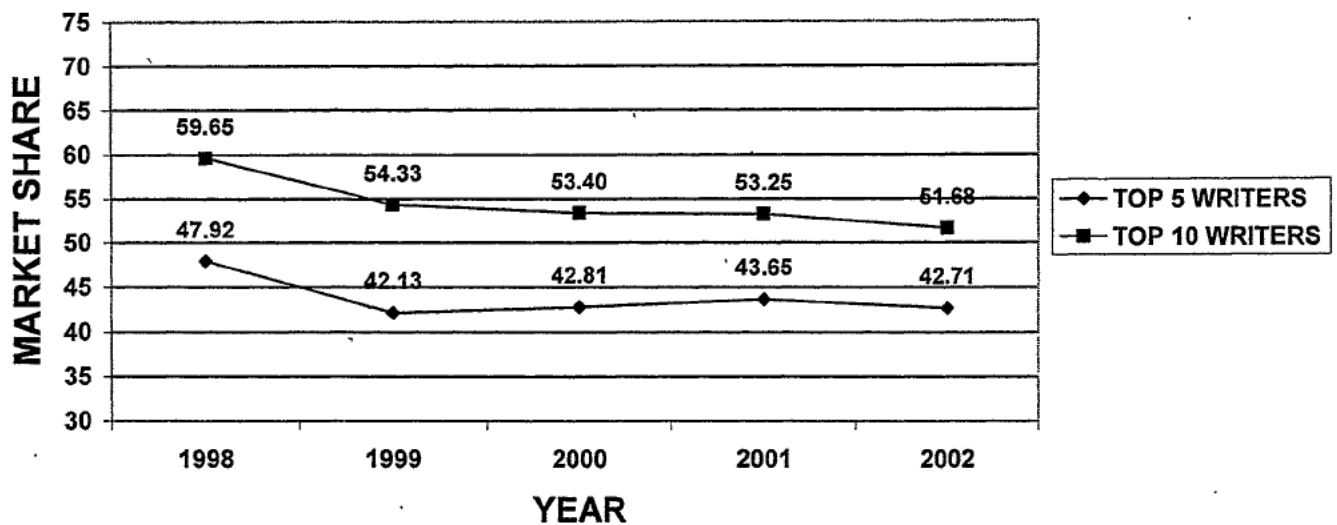
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
123	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.04%	\$22,452	\$24,789	\$0	\$0	0.00%
124	COLONIAL AMERICAN CASUALTY AND SURETY C	0.04%	\$21,171	\$21,154	\$0	\$0	0.00%
125	AMERICAN AND FOREIGN INSURANCE CO	0.04%	\$19,397	\$16,444	\$0	\$119	0.72%
126	UNITED STATES FIDELITY & GUARANTY CO	0.03%	\$18,682	\$38,968	\$0	-\$5,233	-13.43%
127	CENTENNIAL INSURANCE COMPANY	0.03%	\$18,304	\$23,247	\$0	-\$78	-0.34%
128	FLORISTS MUTUAL INSURANCE COMPANY	0.03%	\$17,794	\$17,052	\$0	\$0	0.00%
129	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.03%	\$16,699	\$15,113	\$0	\$0	0.00%
130	FIDELITY & GUARANTY INS UNDERWRITERS	0.03%	\$16,337	\$37,038	\$0	-\$581	-1.57%
131	GUIDEONE AMERICA INSURANCE COMPANY	0.03%	\$16,287	\$15,183	\$0	\$381	2.51%
132	HARCO NATIONAL INSURANCE COMPANY	0.03%	\$16,129	\$14,467	\$0	\$0	0.00%
133	HAWKEYE SECURITY INSURANCE COMPANY	0.03%	\$15,530	\$2,620	\$0	\$28	1.07%
134	ALLIANCE INSURANCE COMPANY INC	0.03%	\$15,522	\$29,064	\$0	\$0	0.00%
135	ROYAL INSURANCE COMPANY OF AMERICA	0.03%	\$15,470	\$12,085	\$0	\$48	0.40%
136	TEACHERS INSURANCE COMPANY	0.03%	\$13,701	\$13,256	\$0	\$0	0.00%
137	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.02%	\$13,296	\$12,781	\$0	\$226	1.77%
138	WAUSAU UNDERWRITERS INS CO	0.02%	\$13,090	\$7,205	\$0	\$0	0.00%
139	FIDELITY AND GUARANTY INSURANCE COMPANY	0.02%	\$12,900	\$22,805	\$0	-\$414	-1.82%
140	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.02%	\$9,879	\$10,937	\$0	-\$15,120	-138.25%
141	FIRST NATIONAL INS CO OF AMERICA	0.02%	\$9,591	\$13,116	\$0	-\$1	-0.01%
142	ELECTRIC INSURANCE COMPANY	0.02%	\$9,246	\$7,980	\$0	\$0	0.00%
143	ST PAUL FIRE & MARINE INSURANCE CO	0.02%	\$8,675	\$8,143	\$0	-\$34	-0.42%
144	ROYAL INDEMNITY COMPANY	0.02%	\$8,393	\$2,043	\$0	-\$198	-9.69%
145	AMERICAN NATIONAL GENERAL INS CO	0.02%	\$8,313	\$8,313	\$0	\$0	0.00%
146	CONTINENTAL WESTERN INSURANCE CO	0.02%	\$8,249	\$15,750	\$0	\$0	0.00%
147	HARTFORD FIRE INSURANCE COMPANY	0.01%	\$8,032	\$8,089	\$0	\$0	0.00%
148	HORACE MANN INSURANCE COMPANY	0.01%	\$8,005	\$8,188	\$0	\$0	0.00%
149	SHELTER GENERAL INS CO	0.01%	\$7,997	\$7,761	\$0	\$0	0.00%
150	SPECIALTY NATIONAL INSURANCE COMPANY	0.01%	\$7,860	\$6,922	\$0	\$4,396	63.51%
151	VALIANT INS CO	0.01%	\$7,626	\$9,814	\$0	-\$1,129	-11.50%
152	FAIRMONT INSURANCE COMPANY	0.01%	\$7,548	\$5,720	\$0	\$0	0.00%
153	LUMBERMENS UNDERWRITING ALLIANCE	0.01%	\$7,520	\$7,385	\$0	\$0	0.00%
154	ULICO CASUALTY COMPANY	0.01%	\$6,975	\$3,646	\$0	\$0	0.00%
155	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$6,962	\$7,078	\$0	\$0	0.00%
156	WAUSAU BUSINESS INSURANCE COMPANY	0.01%	\$6,852	\$11,102	\$0	\$0	0.00%
157	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$6,107	\$6,329	\$0	\$0	0.00%
158	HOMELAND CENTRAL INSURANCE COMPANY	0.01%	\$5,826	\$25,117	\$0	-\$341	-1.36%
159	UNITED FIRE & INDEMNITY COMPANY	0.01%	\$5,172	\$1,472	\$0	\$0	0.00%
160	SHELTER REINSURANCE COMPANY	0.01%	\$5,000	\$5,000	\$0	\$0	0.00%
161	WINTERHUR INTERNATIONAL AMERICA INS CO	0.01%	\$4,802	\$2,830	\$0	-\$160	-5.30%
162	MARKEL INSURANCE COMPANY	0.01%	\$4,786	\$3,086	\$0	\$206	6.68%
163	NATIONWIDE AGRIBUSINESS INS CO	0.01%	\$4,607	\$3,646	\$0	\$39	1.07%
164	ACE AMERICAN INSURANCE COMPANY	0.01%	\$4,601	\$2,647	\$0	-\$571	-21.57%
165	SAFEGUARD INSURANCE COMPANY	0.01%	\$4,332	\$18,892	\$0	\$179	0.95%
166	SUMITOMO MARINE & FIRE INSURANCE CO OF AMERIC	0.01%	\$4,093	\$3,821	\$0	\$0	0.00%
167	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.01%	\$4,038	\$3,546	\$0	\$4,137	116.67%
168	BITUMINOUS CASUALTY CORPORATION	0.01%	\$3,613	\$4,030	\$0	\$0	0.00%
169	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.01%	\$3,809	\$3,713	\$0	\$0	0.00%
170	MASSACHUSETTS BAY INS CO	0.01%	\$3,302	\$1,805	\$0	\$0	0.00%
171	GE PROPERTY & CASUALTY INSURANCE COMPANY	0.01%	\$3,081	\$3,208	\$2,098	\$3,598	112.16%
172	ST PAUL MERCURY INSURANCE COMPANY	0.01%	\$2,787	\$3,892	\$0	\$61	1.57%
173	TRANSCONTINENTAL INSURANCE COMPANY	0.01%	\$2,722	\$2,722	\$0	\$0	0.00%
174	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$2,617	\$2,218	\$0	\$0	0.00%
175	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$2,497	\$773	\$0	\$0	0.00%
176	HANOVER INSURANCE COMPANY THE	0.00%	\$2,266	\$1,157	\$0	\$0	0.00%
177	COLORADO CASUALTY INSURANCE COMPANY	0.00%	\$1,905	\$4,576	\$0	\$358	8.04%
178	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$1,804	\$2,059	\$0	-\$70	-3.40%
179	ASSOCIATES INSURANCE COMPANY	0.00%	\$1,743	\$1,743	\$0	\$0	0.00%
180	AMERICAN CASUALTY CO OF READING PA	0.00%	\$1,688	\$1,680	\$0	\$0	0.00%
181	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$1,532	\$1,297	\$0	-\$375	-28.91%
182	COMBINED SPECIALTY INSURANCE COMPANY	0.00%	\$1,291	\$309	\$0	\$181	58.58%
183	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$1,246	\$4,319	\$0	-\$24,650	-570.73%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - EARTHQUAKE**

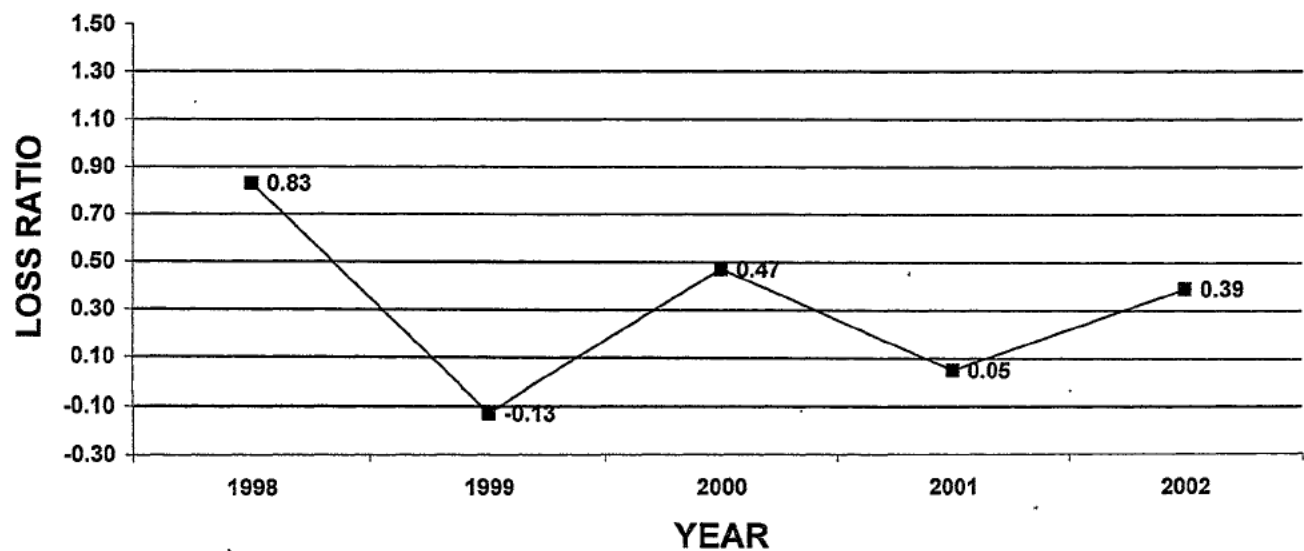
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
184	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$882	\$1,257	\$0	-\$26	-2.07%
185	OAK RIVER INSURANCE COMPANY	0.00%	\$793	\$641	\$0	\$0	0.00%
186	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$579	\$611	\$0	\$0	0.00%
187	CONTINENTAL CASUALTY COMPANY	0.00%	\$480	\$741	\$0	\$0	0.00%
188	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	\$409	\$2,121	\$0	\$0	0.00%
189	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$356	\$279	\$0	\$0	0.00%
190	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$355	\$200	\$0	\$17	8.50%
191	ONEBEACON INSURANCE COMPANY	0.00%	\$324	\$794	\$0	-\$19	-2.39%
192	TIG INDEMNITY COMPANY	0.00%	\$216	\$216	\$0	\$0	0.00%
193	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	\$120	\$482	\$0	\$0	0.00%
194	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$105	-\$54	\$0	\$0	0.00%
195	TRANSPORTATION INSURANCE COMPANY	0.00%	\$91	\$371	\$0	\$0	0.00%
196	DISCOVER PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$85	\$85	\$0	\$0	0.00%
197	UNITED SECURITY INSURANCE COMPANY	0.00%	\$81	\$3,099	\$0	\$0	0.00%
198	TRI STATE INSURANCE CO OF MINNESOTA	0.00%	\$70	\$1,097	\$0	\$0	0.00%
199	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$69	\$69	\$0	-\$887	-1285.51%
200	HORACE MANN PROPERTY & CASUALTY INSURANCE CO	0.00%	\$25	\$166	\$0	\$0	0.00%
201	TRUMBULL INSURANCE COMPANY	0.00%	\$12	\$85	\$0	\$0	0.00%
202	AMERICAN PROTECTION INSURANCE CO	0.00%	\$4	\$85	\$0	\$0	0.00%
203	CONNECTICUT INDEMNITY COMPANY THE	0.00%	\$0	\$0	\$0	\$4	N/A
204	DAIMLERCHRYSLER INSURANCE COMPANY	0.00%	\$0	\$8,524	\$0	\$0	0.00%
205	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$0	\$0	-\$3	N/A
206	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$1,399	N/A
207	FIDELITY AND CASUALTY CO OF NY	0.00%	\$0	\$39	\$0	\$0	0.00%
208	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$0	\$0	\$0	-\$21	N/A
209	GLOBE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$42	N/A
210	HARLEYSVILLE MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1	N/A
211	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$0	-\$1	\$0	\$0	0.00%
212	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$624	N/A
213	NATIONAL AMERICAN INSURANCE COMPANY	0.00%	\$0	\$124	\$0	\$0	0.00%
214	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	\$537	N/A
215	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$51	\$0	\$29	56.86%
216	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$76	N/A
217	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$133	N/A
218	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$135	N/A
219	PHOENIX INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$5,294	N/A
220	SCOTTSDALE INDEMNITY COMPANY	0.00%	\$0	\$4,602	\$0	\$0	0.00%
221	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	-\$5	\$0	\$10	-200.00%
222	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$134	\$0	\$0	0.00%
223	ST PAUL PROPERTY & CASUALTY INS CO	0.00%	\$0	\$357	\$0	-\$66	-18.49%
224	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$1,228	N/A
225	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$805	N/A
226	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$0	\$0	\$0	-\$529	N/A
227	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$1,037	N/A
228	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7	N/A
229	TRAVELERS PROPERTY CASUALTY INS CO OF ILL	0.00%	\$0	\$0	\$0	-\$88	N/A
230	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$64	N/A
231	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$90	\$0	\$0	0.00%
232	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	-\$29	\$30	\$0	-\$7	-23.33%
233	NATIONAL GENERAL INS CO	0.00%	-\$83	\$687	\$0	\$0	0.00%
234	UNION INSURANCE CO	0.00%	-\$151	\$2,425	\$0	\$0	0.00%
235	CONTINENTAL INSURANCE COMPANY THE	0.00%	-\$235	-\$235	\$0	\$0	0.00%
236	ECONOMY FIRE & CASUALTY COMPANY	0.00%	-\$323	\$12,172	\$0	-\$13,176	-108.25%
237	STATE FARM GENERAL INSURANCE CO	0.00%	-\$458	\$10,211	\$0	\$0	0.00%
238	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	-\$534	\$26,541	\$0	-\$341	-1.28%
239	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	-\$1,364	\$58,514	\$0	-\$48,216	-82.40%
TOTAL		100.00%	\$53,581,635	\$50,831,358	\$9,609	\$198,969	0.39%

MISSOURI EARTHQUAKE INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - ALL ACCIDENT & HEALTH**

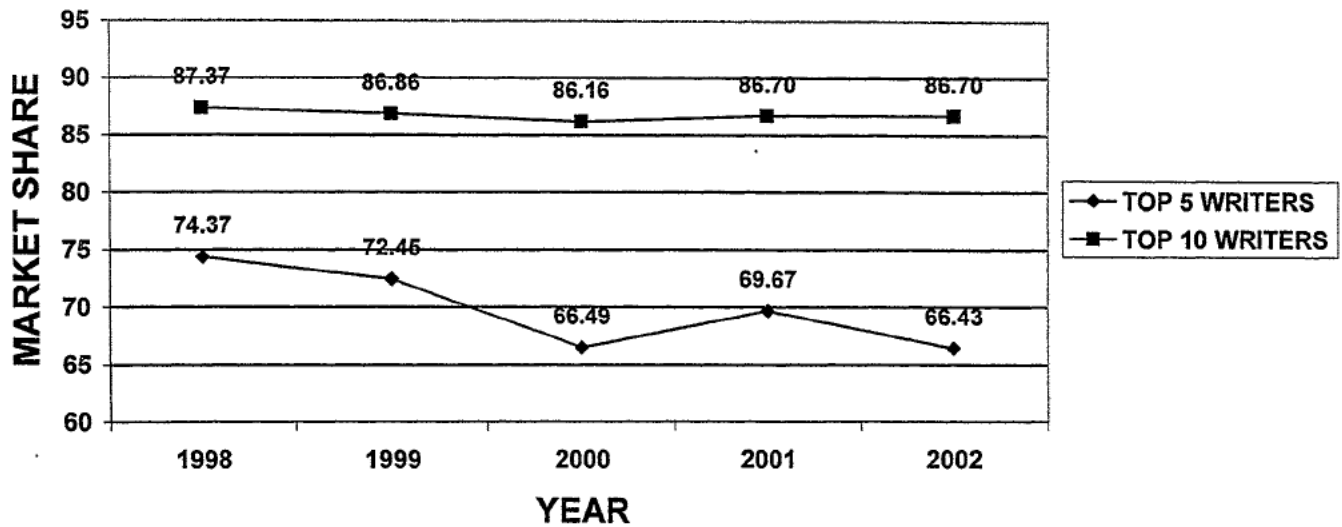
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	NATIONAL UNION FIRE INS CO OF PITTSBURG	27.03%	\$92,703,775	\$92,730,194	\$1,136,058	-\$2,235,844	-2.41%
2	STATE FARM MUTUAL AUTOMOBILE INS CO	10.89%	\$37,348,456	\$35,353,575	\$24,151,547	\$25,170,052	71.20%
3	AMERICAN FAMILY MUTUAL INS CO	10.84%	\$37,174,100	\$35,956,072	\$26,791,337	\$27,943,772	77.72%
4	NIAGARA FIRE INSURANCE COMPANY	9.02%	\$30,954,546	\$30,954,546	\$34,091,975	\$24,890,805	80.41%
5	CONTINENTAL CASUALTY COMPANY	8.65%	\$29,673,325	\$22,427,570	\$13,572,120	\$24,328,927	108.48%
6	FEDERATED MUTUAL INSURANCE COMPANY	6.04%	\$20,708,456	\$20,719,752	\$18,792,918	\$18,209,450	87.88%
7	VISION SERVICE PLAN INSURANCE CO	5.71%	\$19,570,485	\$19,556,155	\$17,487,891	\$18,086,599	92.49%
8	ZURICH AMERICAN INSURANCE COMPANY	4.38%	\$15,006,384	\$15,429,367	\$5,829,083	\$11,617,649	75.30%
9	EMPLOYERS REINSURANCE CORPORATION	2.23%	\$7,660,294	\$7,660,294	\$4,409,580	\$4,155,156	54.24%
10	BENCHMARK INSURANCE COMPANY	1.91%	\$6,563,123	\$6,563,123	\$5,002,399	\$4,898,297	74.63%
11	MUTUAL PROTECTIVE INS CO	1.84%	\$6,296,787	\$6,063,355	\$2,427,304	\$2,799,571	46.17%
12	FORT WAYNE HEALTH & CASUALTY INS CO	1.33%	\$4,554,650	\$4,575,686	\$4,627,329	\$2,687,723	58.74%
13	A F & L INSURANCE COMPANY	1.21%	\$4,135,686	\$3,960,933	\$1,196,070	\$1,278,727	32.28%
14	AVEMCO INSURANCE COMPANY	0.93%	\$3,185,148	\$3,185,148	\$4,424,209	\$2,531,448	79.48%
15	GREAT AMERICAN INSURANCE COMPANY	0.87%	\$2,992,131	\$1,274,154	\$8,576	-\$1,721	-0.14%
16	AMERICAN HOME ASSURANCE COMPANY	0.73%	\$2,520,583	\$2,544,705	\$15,759	-\$32,135	-1.26%
17	LUMBERMENS MUTUAL CASUALTY CO	0.62%	\$2,131,598	\$2,131,598	\$1,283,294	\$2,422,781	113.66%
18	AMEX ASSURANCE COMPANY	0.52%	\$1,784,403	\$1,736,693	\$483,118	\$493,518	28.42%
19	GULF INSURANCE COMPANY	0.50%	\$1,711,488	\$1,711,488	\$887,548	\$1,305,978	76.31%
20	CENTRAL STATES INDEMNITY CO OF OMAHA	0.46%	\$1,567,708	\$1,567,708	\$588,689	\$490,382	31.28%
21	ACE AMERICAN INSURANCE COMPANY	0.40%	\$1,375,325	\$1,360,554	\$0	\$806,647	59.29%
22	BCS INSURANCE COMPANY	0.39%	\$1,345,515	\$1,330,867	\$1,634,435	\$1,911,065	143.60%
23	FEDERAL INSURANCE COMPANY	0.38%	\$1,304,008	\$1,276,004	\$482,205	\$533,807	41.83%
24	UNITED WISCONSIN INSURANCE COMPANY	0.34%	\$1,173,118	\$1,158,674	\$523,926	\$1,224,879	105.71%
25	AMERICAN AUTOMOBILE INSURANCE CO	0.33%	\$1,115,091	\$1,115,091	\$108,807	-\$1,852,354	-166.12%
26	ALLSTATE INSURANCE COMPANY	0.31%	\$1,066,394	\$1,066,394	\$339,871	\$166,676	15.63%
27	STANDARD GUARANTY INSURANCE COMPANY	0.27%	\$932,569	\$1,225,161	\$261,882	\$160,701	13.12%
28	CLARENDON NATIONAL INS CO	0.25%	\$844,065	\$797,856	\$2,057,245	\$3,137,215	393.21%
29	AMERICAN SECURITY INSURANCE COMPANY	0.21%	\$704,197	\$704,197	\$1,127	-\$83,235	-11.82%
30	OLD REPUBLIC INSURANCE COMPANY	0.18%	\$617,068	\$639,699	\$310,491	\$256,835	40.15%
31	TIG INSURANCE COMPANY	0.17%	\$591,554	\$658,279	\$269,044	\$334,169	50.76%
32	SIRIUS AMERICA INSURANCE COMPANY	0.10%	\$346,061	\$346,061	\$0	\$30,773	8.89%
33	UNITED SECURITY ASSURANCE CO OF PA	0.10%	\$336,072	\$357,689	\$54,776	\$161,237	45.08%
34	INSURANCE COMPANY OF NORTH AMERICA	0.09%	\$324,564	-\$1,221,675	\$94,162	\$89,946	-7.36%
35	MARKEL INSURANCE COMPANY	0.09%	\$323,144	\$318,730	\$291,016	\$303,783	95.31%
36	HARTFORD FIRE INSURANCE COMPANY	0.09%	\$316,311	\$321,180	\$642,964	\$415,116	129.25%
37	U S SPECIALTY INSURANCE COMPANY	0.09%	\$304,942	\$305,847	\$145,019	\$259,865	84.97%
38	BROTHERHOOD MUTUAL INSURANCE CO	0.08%	\$286,899	\$285,186	\$88,889	\$86,879	30.46%
39	INSURANCE CO OF THE STATE OF PA	0.06%	\$209,818	\$207,893	\$96,640	\$165,887	79.79%
40	STONEBRIDGE CASUALTY INSURANCE COMPANY	0.06%	\$204,559	\$204,562	\$69,328	\$57,508	28.11%
41	GE REINSURANCE CORPORATION	0.06%	\$199,903	\$199,903	\$0	\$288,030	144.08%
42	SECURITY INSURANCE COMPANY OF HARTFORD	0.04%	\$142,341	\$126,760	\$15,241	\$16,613	13.11%
43	GE CASUALTY INSURANCE COMPANY	0.04%	\$131,949	\$136,706	\$127,598	\$111,843	81.81%
44	NATIONAL CASUALTY COMPANY	0.03%	\$96,623	\$98,216	\$54,494	\$27,034	27.53%
45	EMPIRE FIRE AND MARINE INSURANCE CO	0.03%	\$93,999	\$93,999	\$1,372	\$37,395	39.78%
46	AMERICAN STATES INSURANCE COMPANY	0.02%	\$78,356	\$75,981	\$170,547	\$129,055	169.85%
47	SENTRY INSURANCE A MUTUAL COMPANY	0.02%	\$64,734	\$64,734	\$21,993	\$21,993	33.97%
48	REPUBLIC WESTERN INS CO	0.02%	\$58,581	\$58,581	\$30,144	\$32,894	56.15%
49	CENTRE INSURANCE COMPANY	0.01%	\$49,993	\$49,993	\$196,159	\$176,326	352.70%
50	MONTGOMERY WARD INSURANCE COMPANY	0.01%	\$42,995	\$44,786	\$8,643	-\$7,267	-16.23%
51	AMERICAN CASUALTY CO OF READING PA	0.01%	\$33,134	\$34,361	\$1,924	\$1,924	5.60%
52	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$15,754	\$15,754	\$45,880	\$42,965	272.72%
53	SENTRY SELECT INSURANCE COMPANY	0.00%	\$6,525	\$6,525	\$9,648	\$5,326	81.62%
54	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$4,299	\$4,149	\$0	-\$1,554	-37.45%
55	CENTRIS INSURANCE COMPANY	0.00%	\$3,636	\$3,636	\$6,147	\$2,604	71.62%
56	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$2,727	\$2,727	\$3,963	\$4,035	147.96%
57	ROYAL INDEMNITY COMPANY	0.00%	\$2,489	\$2,135	\$0	\$87	4.07%
58	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$2,180	\$2,215	\$0	-\$319	-14.40%
59	BALBOA INSURANCE COMPANY	0.00%	\$747	\$747	\$0	-\$22	-2.95%
60	FARMERS MUTUAL HAIL INS CO OF IOWA	0.00%	\$405	\$423	\$0	\$0	0.00%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - ALL ACCIDENT & HEALTH**

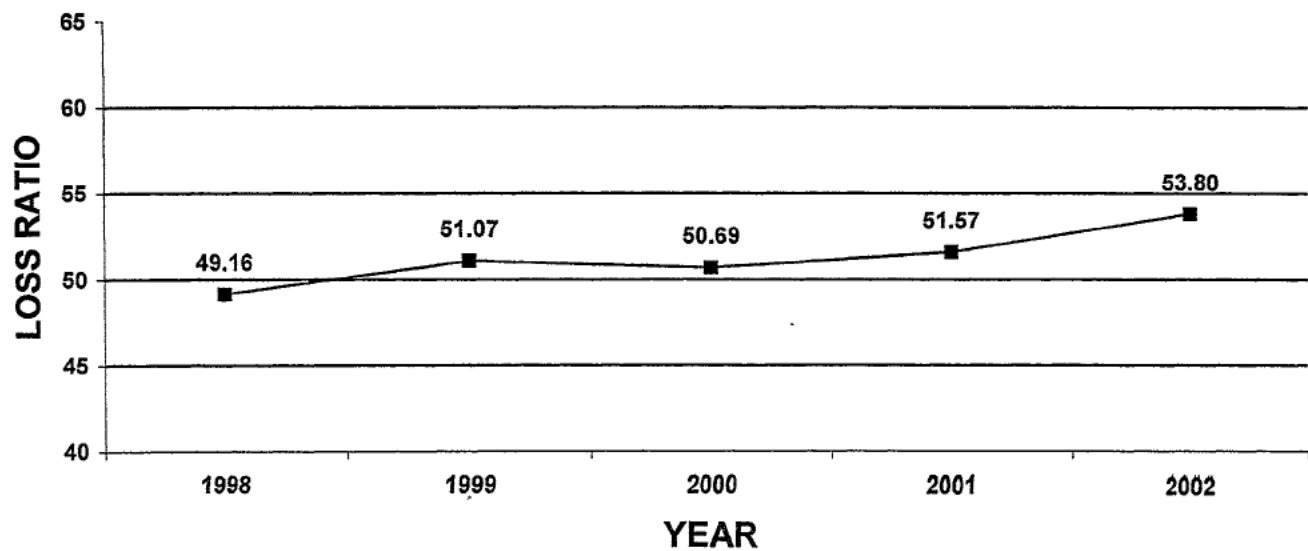
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	AMERICAN BANKERS INS CO OF FLORIDA	0.00%	\$213	\$4,198	\$9,389	-\$101,312	-2413.34%
62	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$192	\$32,028	\$0	-\$3,543	-11.06%
63	ALLMERICA FINANCIAL BENEFIT INSURANCE CO	0.00%	\$0	\$0	\$6,785	-\$91,218	N/A
64	ASSOCIATES INSURANCE COMPANY	0.00%	\$0	\$855	\$0	-\$65	-7.60%
65	CHEROKEE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$6,140	N/A
66	COMBINED SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$56	\$0	\$0	0.00%
67	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,334,390	N/A
68	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$22	\$0	\$7	31.82%
69	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$0	\$0	\$0	-\$1,250,173	N/A
70	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$3,439	\$3,884	\$3,124	90.84%
71	RLI INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$376	N/A
72	SHELBY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$4,800	\$10,985	N/A
73	STAR INSURANCE COMPANY	0.00%	\$0	\$457	\$0	-\$122	-26.70%
74	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$56,127	N/A
75	ULICO CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$20,693	N/A
76	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	-\$71	-\$71	\$39,287	\$26,555	-37415.49%
77	CONTINENTAL INSURANCE COMPANY THE	0.00%	-\$1,049	-\$1,049	-\$873	-\$873	83.22%
TOTAL		100.00%	\$342,995,055	\$329,622,631	\$175,435,656	\$177,326,811	53.80%

MISSOURI ACCIDENT AND HEALTH INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MISSOURI EMPLOYERS MUTUAL INS CO	21.22%	\$172,491,054	\$166,800,000	\$78,845,041	\$101,141,665	60.64%
2	TRAVELERS COMMERCIAL CASUALTY COMPANY	7.20%	\$58,530,350	\$48,154,900	\$13,884,409	\$40,228,731	83.54%
3	LIBERTY MUTUAL FIRE INSURANCE CO	4.85%	\$39,401,019	\$46,414,951	\$15,480,742	\$20,227,698	43.58%
4	AMERICAN HOME ASSURANCE COMPANY	4.33%	\$35,215,390	\$23,005,970	\$6,094,945	\$16,996,235	73.88%
5	ZURICH AMERICAN INSURANCE COMPANY	2.93%	\$23,778,659	\$23,538,225	\$6,459,909	\$10,828,000	46.00%
6	COMMERCE AND INDUSTRY INSURANCE CO	2.22%	\$18,081,447	\$24,129,623	\$7,194,651	\$23,344,590	96.75%
7	WESTPORT INSURANCE CORPORATION	1.90%	\$15,422,406	\$14,232,994	\$3,200,244	\$11,769,202	82.69%
8	ST PAUL FIRE & MARINE INSURANCE CO	1.88%	\$15,298,355	\$14,506,147	\$5,329,553	\$15,295,674	105.44%
9	AMERICAN FAMILY MUTUAL INS CO	1.77%	\$14,396,003	\$11,654,067	\$6,001,266	\$10,576,705	90.76%
10	COMBINED SPECIALTY INSURANCE COMPANY	1.57%	\$12,741,892	\$11,723,834	\$7,746,818	\$8,562,273	73.03%
11	TRAVELERS INDEMNITY CO OF AMERICA	1.52%	\$12,371,850	\$12,868,149	\$7,569,368	\$12,268,549	95.34%
12	AMERISURE MUTUAL INSURANCE COMPANY	1.50%	\$12,224,402	\$10,969,444	\$6,305,298	\$8,577,486	78.19%
13	VANLINER INSURANCE COMPANY	1.40%	\$11,340,540	\$11,246,640	\$9,304,581	\$11,791,537	104.84%
14	NATIONWIDE MUTUAL INSURANCE COMPANY	1.38%	\$11,220,697	\$10,043,637	\$6,306,846	\$10,873,461	108.26%
15	SENTRY INSURANCE A MUTUAL COMPANY	1.33%	\$10,825,364	\$7,885,586	\$3,280,163	\$3,840,100	48.70%
16	FEDERATED MUTUAL INSURANCE COMPANY	1.33%	\$10,807,570	\$9,920,779	\$5,913,285	\$8,416,866	84.84%
17	SECURITY INSURANCE COMPANY OF HARTFORD	1.19%	\$9,643,388	\$8,580,174	\$2,210,241	\$3,930,094	45.80%
18	ROYAL INSURANCE COMPANY OF AMERICA	1.13%	\$9,164,331	\$7,602,718	\$3,744,149	\$4,218,949	55.49%
19	EMPLOYERS INSURANCE COMPANY OF WAUSAU	1.09%	\$8,891,288	\$9,452,605	\$4,676,159	\$5,534,696	58.55%
20	TRANSPORTATION INSURANCE COMPANY	0.91%	\$7,392,039	\$8,715,057	\$6,795,860	\$7,909,925	90.76%
21	HARTFORD UNDERWRITERS INSURANCE CO	0.88%	\$7,131,698	\$6,466,099	\$4,736,143	\$9,711,956	150.20%
22	LIBERTY MUTUAL INSURANCE COMPANY	0.85%	\$6,947,451	\$6,197,056	\$3,010,255	\$6,235,754	100.62%
23	TRUCK INSURANCE EXCHANGE	0.83%	\$6,764,407	\$7,103,443	\$3,560,723	\$4,783,355	67.34%
24	LUMBERMENS MUTUAL CASUALTY CO	0.76%	\$6,154,062	\$6,242,527	\$2,545,700	\$4,413,296	-70.70%
25	CONTINENTAL WESTERN INSURANCE CO	0.75%	\$6,105,845	\$5,592,321	\$3,032,460	\$2,615,989	46.78%
26	PACIFIC EMPLOYERS INSURANCE COMPANY	0.75%	\$6,072,993	\$5,914,268	\$2,332,658	\$365,867	6.19%
27	MARYLAND CASUALTY COMPANY	0.74%	\$6,002,276	\$5,543,550	\$1,690,701	\$3,447,930	62.20%
28	AMERISURE INSURANCE COMPANY	0.72%	\$5,858,850	\$4,364,655	\$1,966,577	\$3,118,949	71.46%
29	AMERICAN STATES INSURANCE COMPANY	0.72%	\$5,846,479	\$6,066,378	\$5,896,708	\$9,197,633	151.62%
30	CINCINNATI CASUALTY COMPANY THE	0.70%	\$5,729,248	\$6,070,438	\$2,835,333	\$2,810,374	46.30%
31	CONTINENTAL CASUALTY COMPANY	0.64%	\$5,192,002	\$3,390,128	\$2,882,392	-\$6,318,544	-186.38%
32	CLARENDON NATIONAL INS CO	0.64%	\$5,178,335	\$6,184,894	\$4,589,953	\$3,791,870	61.31%
33	FEDERAL INSURANCE COMPANY	0.62%	\$5,004,689	\$4,598,013	\$1,843,867	\$2,569,511	55.88%
34	GENERAL CASUALTY CO OF WISCONSIN	0.60%	\$4,898,917	\$4,238,626	\$1,281,216	\$2,380,233	56.16%
35	AMERICAN PROTECTION INSURANCE CO	0.59%	\$4,830,749	\$4,874,455	\$5,577,523	\$11,322,923	232.29%
36	HARTFORD FIRE INSURANCE COMPANY	0.58%	\$4,750,562	\$4,145,261	\$1,854,761	-\$3,476,694	-83.87%
37	EMPLOYERS MUTUAL CASUALTY COMPANY	0.57%	\$4,632,201	\$4,479,965	\$2,422,453	\$4,048,311	90.36%
38	INSURANCE CO OF THE STATE OF PA	0.56%	\$4,555,851	\$4,039,251	\$2,141,689	\$3,590,956	88.90%
39	LIBERTY INSURANCE CORPORATION	0.53%	\$4,308,754	\$4,358,151	\$5,203,006	\$1,854,909	42.56%
40	STATE FARM FIRE AND CASUALTY CO	0.52%	\$4,215,055	\$3,988,954	\$2,307,947	\$1,811,004	45.40%
41	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.52%	\$4,204,459	\$4,742,072	\$1,922,800	\$3,251,065	68.56%
42	BITUMINOUS CASUALTY CORPORATION	0.51%	\$4,136,881	\$4,005,249	\$2,569,350	\$2,917,285	72.84%
43	ZENITH INSURANCE COMPANY	0.49%	\$3,963,439	\$3,670,057	\$1,536,280	\$2,936,220	80.00%
44	HARTFORD INSURANCE CO OF MIDWEST THE	0.48%	\$3,897,738	\$3,017,834	\$443,080	\$852,302	28.24%
45	FAIRFIELD INSURANCE COMPANY	0.48%	\$3,895,980	\$4,966,469	\$1,776,839	\$5,576,418	112.28%
46	OHIO CASUALTY INSURANCE COMPANY	0.47%	\$3,847,419	\$3,796,600	\$2,395,877	\$3,049,501	80.32%
47	DIAMOND INSURANCE COMPANY	0.46%	\$3,775,963	\$3,024,551	\$2,179,769	\$2,862,581	94.64%
48	SAGAMORE INSURANCE COMPANY	0.45%	\$3,668,118	\$3,374,006	\$1,110,526	\$1,232,632	36.53%
49	FARMERS INSURANCE EXCHANGE	0.44%	\$3,543,449	\$3,335,422	\$1,302,760	\$2,058,686	61.72%
50	TWIN CITY FIRE INS CO	0.43%	\$3,523,480	\$3,011,477	\$1,942,146	\$340,647	11.31%
51	ATLANTIC MUTUAL INSURANCE COMPANY	0.43%	\$3,480,676	\$3,490,490	\$2,201,730	\$2,940,559	84.25%
52	WAUSAU UNDERWRITERS INS CO	0.40%	\$3,259,799	\$3,717,492	\$2,284,834	\$5,858,810	157.60%
53	ROYAL INDEMNITY COMPANY	0.40%	\$3,251,389	\$3,275,150	\$2,856,313	\$2,736,339	83.55%
54	ACE AMERICAN INSURANCE COMPANY	0.40%	\$3,249,380	\$3,024,950	\$1,877,436	-\$2,174,971	-71.90%
55	TRAVELERS INDEMNITY COMPANY	0.39%	\$3,189,064	\$3,008,273	\$1,985,360	\$2,202,544	73.22%
56	AMERICAN MOTORISTS INSURANCE CO	0.38%	\$3,075,238	\$2,624,813	\$2,589,742	\$968,604	36.90%
57	UNIVERSAL UNDERWRITERS INS CO	0.36%	\$2,926,817	\$2,832,168	\$2,114,255	\$2,655,282	93.75%
58	CINCINNATI INDEMNITY COMPANY INC	0.36%	\$2,923,468	\$2,067,076	\$275,352	\$1,456,397	70.46%
59	COLUMBIA NATIONAL INSURANCE COMPANY	0.35%	\$2,876,004	\$2,765,204	\$2,155,205	\$4,277,526	154.69%
60	UNITED STATES FIDELITY & GUARANTY CO	0.34%	\$2,729,640	\$2,598,471	\$660,416	\$961,397	37.00%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	GRINNELL MUTUAL REINSURANCE COMPANY	0.34%	\$2,727,865	\$2,552,640	\$1,044,922	\$1,750,724	68.58%
62	INDIANA LUMBERMENS MUTUAL INS CO	0.32%	\$2,626,434	\$2,454,469	\$1,712,635	\$2,356,532	96.01%
63	AMERICAN CASUALTY CO OF READING PA	0.32%	\$2,564,827	\$2,609,873	\$566,986	\$33,319	1.28%
64	TRAVELERS CASUALTY AND SURETY CO	0.32%	\$2,561,946	\$1,502,824	\$1,378,209	-\$63,416	-4.22%
65	CALIFORNIA INDEMNITY INSURANCE COMPANY	0.31%	\$2,486,045	\$2,504,293	\$1,192,598	\$1,245,718	49.74%
66	COREGIS INSURANCE COMPANY	0.29%	\$2,362,516	\$367,509	\$4,000	\$229,778	62.52%
67	AMCO INSURANCE COMPANY	0.29%	\$2,344,570	\$2,659,843	\$1,661,916	\$2,680,868	100.79%
68	GREAT WEST CASUALTY COMPANY	0.29%	\$2,324,322	\$2,325,825	\$855,343	\$2,611,895	112.30%
69	OWNERS INSURANCE COMPANY	0.28%	\$2,279,000	\$2,058,462	\$905,680	\$1,043,169	50.68%
70	AMERICAN AND FOREIGN INSURANCE CO	0.28%	\$2,270,574	\$2,460,531	\$894,757	\$1,623,304	65.97%
71	PHOENIX INSURANCE COMPANY THE	0.28%	\$2,256,439	\$1,059,610	\$360,023	\$568,753	53.68%
72	SECURA INSURANCE A MUTUAL COMPANY	0.26%	\$2,129,785	\$1,821,798	\$729,406	\$809,456	44.43%
73	AMERICAN INTERSTATE INS CO	0.26%	\$2,128,654	\$2,660,330	\$3,526,017	\$2,369,445	89.07%
74	AMERICAN MANUFACTURERS MUTUAL INS CO	0.26%	\$2,074,462	\$2,415,467	\$2,708,591	\$1,015,637	42.05%
75	STATE AUTO PROPERTY & CASUALTY INS CO	0.24%	\$1,985,276	\$1,843,061	\$975,205	\$1,240,279	67.29%
76	CHURCH MUTUAL INSURANCE COMPANY	0.23%	\$1,865,154	\$1,790,689	\$713,738	\$1,040,672	58.12%
77	MID CENTURY INSURANCE COMPANY	0.23%	\$1,845,501	\$2,202,753	\$2,593,125	\$1,816,266	82.45%
78	GULF INSURANCE COMPANY	0.23%	\$1,840,554	\$1,209,032	\$1,124,020	\$1,721,003	142.35%
79	TIG PREMIER INSURANCE COMPANY	0.22%	\$1,776,067	\$3,590,483	\$4,739,629	\$3,598,681	100.23%
80	VALLEY FORGE INSURANCE COMPANY	0.20%	\$1,646,286	\$2,167,808	\$965,140	\$2,551,103	117.68%
81	ARGONAUT GREAT CENTRAL INSURANCE CO	0.20%	\$1,631,238	\$1,570,273	\$865,128	\$999,036	63.62%
82	TRAVELERS INSURANCE CO(ACC DEPT)	0.20%	\$1,613,937	\$3,278,323	\$2,956,030	\$3,718,527	113.43%
83	GUIDEONE MUTUAL INSURANCE COMPANY	0.20%	\$1,598,428	\$1,537,926	\$738,654	\$552,033	35.89%
84	HARTFORD CASUALTY INS CO	0.19%	\$1,570,662	\$1,637,903	\$1,129,969	\$2,951,747	180.22%
85	ONEBEACON INSURANCE COMPANY	0.19%	\$1,506,565	\$2,036,100	\$3,320,076	\$6,125,602	300.85%
86	AMERICAN INSURANCE COMPANY THE	0.18%	\$1,493,401	\$1,834,809	\$1,400,558	\$29,569	1.61%
87	UNITED FIRE AND CASUALTY COMPANY	0.18%	\$1,472,644	\$1,771,321	\$1,414,471	\$817,799	46.17%
88	AMERICAN ZURICH INSURANCE COMPANY	0.17%	\$1,412,445	\$1,257,152	\$548,795	\$597,440	47.52%
89	TRANSCONTINENTAL INSURANCE COMPANY	0.17%	\$1,388,348	\$1,912,120	\$3,621,226	\$1,999,569	104.57%
90	BENCHMARK INSURANCE COMPANY	0.17%	\$1,370,432	\$1,285,396	\$448,347	\$706,587	54.97%
91	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.16%	\$1,333,119	-\$118,287	\$480,110	\$372,018	-314.50%
92	AUTO OWNERS INSURANCE CO MUTUAL	0.16%	\$1,327,944	\$1,234,803	\$489,837	\$1,052,263	85.22%
93	PROFESSIONAL LIABILITY INS CO OF AMERIC	0.16%	\$1,320,148	\$1,280,289	\$296,227	\$847,481	66.19%
94	PENNSYLVANIA MANUFACTURERS ASSOC INS C	0.16%	\$1,316,788	\$998,874	\$346,481	\$626,631	62.73%
95	CONNECTICUT INDEMNITY COMPANY THE	0.16%	\$1,288,970	\$1,604,842	\$1,397,543	-\$93,598	-5.83%
96	SAFEGUARD INSURANCE COMPANY	0.16%	\$1,272,011	\$1,392,054	\$1,051,206	\$1,182,571	84.95%
97	CINCINNATI INS CO THE	0.15%	\$1,238,325	\$1,477,845	\$1,120,108	\$1,035,257	70.05%
98	FIREMANS FUND INSURANCE COMPANY	0.15%	\$1,224,565	\$1,517,255	\$3,140,669	\$1,581,835	104.26%
99	UNITED STATES FIRE INSURANCE CO	0.15%	\$1,216,047	\$1,330,468	\$1,892,769	\$2,850,902	214.28%
100	PHARMACISTS MUTUAL INSURANCE COMPANY	0.15%	\$1,212,236	\$1,184,756	\$403,358	\$593,369	50.08%
101	SENTRY SELECT INSURANCE COMPANY	0.15%	\$1,200,108	\$1,079,266	\$837,485	\$1,668,773	154.62%
102	PACIFIC INDEMNITY COMPANY	0.15%	\$1,188,910	\$1,066,236	\$311,121	\$290,231	27.22%
103	ZURICH AMERICAN INS CO OF ILLINOIS	0.15%	\$1,188,327	\$923,124	\$370,467	\$651,280	70.55%
104	OLD REPUBLIC INSURANCE COMPANY	0.14%	\$1,153,905	\$925,579	\$717,050	-\$1,938,302	-209.42%
105	ST PAUL MERCURY INSURANCE COMPANY	0.13%	\$1,078,791	\$1,234,745	\$989,597	\$178,141	14.43%
106	WEST AMERICAN INSURANCE COMPANY	0.13%	\$1,059,815	\$1,092,066	\$1,359,566	\$1,741,874	159.50%
107	NORTHERN INSURANCE CO OF NEW YORK	0.13%	\$1,041,193	\$1,373,849	\$1,061,187	\$1,202,806	87.55%
108	ALEA NORTH AMERICA INSURANCE COMPANY	0.13%	\$1,037,990	\$223,682	\$0	\$116,770	52.20%
109	ACE INDEMNITY INSURANCE COMPANY	0.13%	\$1,017,642	\$910,677	\$0	\$270,467	29.70%
110	AMERICAN ECONOMY INSURANCE COMPANY	0.12%	\$1,012,470	\$550,492	\$880,101	\$1,025,955	186.37%
111	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.12%	\$973,785	\$966,704	\$470,277	\$833,123	86.18%
112	AMERICAN EMPLOYERS INSURANCE CO	0.12%	\$954,966	\$1,176,732	\$1,550,280	\$2,681,852	227.91%
113	HANOVER INSURANCE COMPANY THE	0.12%	\$942,081	\$836,782	\$691,584	\$190,423	22.76%
114	BIRMINGHAM FIRE INS CO OF PA	0.11%	\$919,630	\$27,353	\$0	-\$26,237	-95.92%
115	ONEBEACON AMERICA INSURANCE COMPANY	0.11%	\$917,384	\$1,070,956	\$1,900,923	\$2,681,773	250.41%
116	FARMLAND MUTUAL INSURANCE COMPANY	0.11%	\$903,508	\$1,102,953	\$545,927	\$1,105,740	100.25%
117	ASSURANCE COMPANY OF AMERICA	0.11%	\$900,599	\$905,348	\$350,178	-\$105,733	-11.68%
118	XL SPECIALTY INSURANCE COMPANY	0.11%	\$899,983	\$861,734	\$482,782	\$837,576	97.20%
119	FEDERATED SERVICE INSURANCE COMPANY	0.10%	\$825,820	\$1,169,463	\$1,048,974	\$1,246,511	106.59%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	ELECTRIC INSURANCE COMPANY	0.10%	\$820,480	\$820,480	\$1,094,147	\$1,517,412	184.94%
121	NORTH AMERICAN SPECIALTY INS CO	0.10%	\$819,648	\$673,941	\$1,794,028	\$174,907	25.95%
122	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.10%	\$804,977	\$3,046,240	\$2,925,969	\$6,796,246	223.10%
123	CHUBB INDEMNITY INSURANCE COMPANY	0.10%	\$803,432	\$728,946	\$231,072	\$226,721	31.10%
124	FIDELITY AND GUARANTY INSURANCE COMPANY	0.10%	\$785,339	\$652,125	\$557,532	\$465,972	71.45%
125	SAFETY NATIONAL CASUALTY CORPORATION	0.09%	\$751,396	\$975,091	\$461,184	-\$675,624	-69.29%
126	CHARTER OAK FIRE INSURANCE CO THE	0.09%	\$742,832	\$801,174	\$1,523,889	\$51,752	6.46%
127	TRAVELERS INDEMNITY CO OF ILLINOIS	0.09%	\$727,640	\$834,965	\$3,216,944	-\$433,044	-51.86%
128	WAUSAU BUSINESS INSURANCE COMPANY	0.09%	\$705,469	\$1,660,651	\$1,237,467	\$1,596,881	96.17%
129	MICHIGAN MILLERS MUTUAL INS CO	0.09%	\$702,233	\$590,208	\$273,525	\$402,011	68.11%
130	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.08%	\$681,671	\$638,047	\$215,291	\$320,578	50.24%
131	NATIONAL FIRE INS CO OF HARTFORD	0.08%	\$665,189	\$888,161	\$436,475	\$810,500	91.26%
132	BROTHERHOOD MUTUAL INSURANCE CO	0.08%	\$663,711	\$631,985	\$321,312	\$375,063	59.35%
133	ACIG INSURANCE COMPANY	0.08%	\$660,296	\$660,296	\$21,413	-\$37,788	-5.72%
134	GLOBE INDEMNITY COMPANY	0.08%	\$650,632	\$456,355	\$194,789	\$12,578	2.76%
135	STATEWIDE INSURANCE COMPANY	0.08%	\$647,756	\$722,745	\$359,326	\$550,157	76.12%
136	AMERICAN COMPENSATION INSURANCE COMPANY	0.08%	\$640,407	\$1,900,785	\$4,341,631	\$7,233,398	380.55%
137	AMERICAN GUARANTEE & LIABILITY INS CO	0.08%	\$632,389	\$562,362	\$212,676	\$320,470	56.99%
138	PREFERRED PROFESSIONAL INSURANCE CO	0.07%	\$604,949	\$551,273	\$555,381	\$105,111	19.07%
139	HAWKEYE SECURITY INSURANCE COMPANY	0.07%	\$595,079	\$88,264	\$128	\$27,456	31.11%
140	LINCOLN GENERAL INSURANCE CO	0.07%	\$572,048	\$575,740	\$349,236	\$723,188	125.61%
141	CENTENNIAL INSURANCE COMPANY	0.07%	\$566,697	\$502,801	\$386,379	\$401,852	79.92%
142	FLORISTS MUTUAL INSURANCE COMPANY	0.07%	\$566,031	\$489,833	\$116,199	\$204,467	41.74%
143	STATE AUTOMOBILE MUTUAL INS CO	0.07%	\$535,352	\$534,103	\$434,698	\$340,619	63.77%
144	ACE PROPERTY AND CASUALTY INSURANCE CO	0.06%	\$518,986	\$406,073	\$293,261	\$269,501	66.37%
145	PEERLESS INSURANCE COMPANY	0.06%	\$503,110	\$54,324	\$0	\$44,893	82.64%
146	LM INSURANCE CORPORATION	0.05%	\$445,785	\$690,393	\$4,198,946	-\$254,134	-36.81%
147	FIDELITY AND DEPOSIT CO MARYLAND	0.05%	\$435,578	\$427,584	\$758,305	\$436,076	101.99%
148	ASSOCIATED INDEMNITY CORPORATION	0.05%	\$430,828	\$493,127	\$452,208	-\$507,920	-103.00%
149	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.05%	\$416,735	\$659,254	\$1,018,962	\$886,894	134.53%
150	ARGONAUT MIDWEST INSURANCE COMPANY	0.05%	\$409,817	\$338,899	\$826,473	\$970,959	286.50%
151	NATIONAL FARMERS UNION STANDARD INS CO	0.05%	\$397,751	\$387,666	\$46,500	\$53,814	13.88%
152	TRINITY UNIVERSAL INSURANCE COMPANY	0.05%	\$390,921	\$310,980	\$48,513	\$219,504	70.58%
153	NATIONWIDE AGRIBUSINESS INS CO	0.05%	\$383,010	\$355,542	\$1,131,279	\$425,415	119.65%
154	GENERAL CASUALTY CO OF ILLINOIS	0.05%	\$366,458	\$615,323	\$401,364	\$423,514	68.83%
155	BANKERS STANDARD INSURANCE COMPANY	0.04%	\$352,314	\$331,830	\$76,466	\$14,570	4.39%
156	NEW HAMPSHIRE INSURANCE COMPANY	0.04%	\$328,350	\$311,055	\$675,117	\$391,205	125.77%
157	COMMERCIAL CASUALTY INSURANCE COMPANY	0.04%	\$325,140	\$354,136	\$899,819	-\$219,972	-62.12%
158	HOMELAND CENTRAL INSURANCE COMPANY	0.04%	\$318,824	\$679,796	\$1,020,257	\$1,642,256	241.58%
159	VALIANT INS CO	0.04%	\$317,945	\$354,175	\$1,111,029	\$1,078,082	304.39%
160	GREAT NORTHERN INSURANCE COMPANY	0.04%	\$305,975	\$211,894	\$85,602	\$80,661	38.07%
161	FAIRMONT INSURANCE COMPANY	0.04%	\$303,077	\$1,238,841	\$4,189,307	\$2,557,186	206.42%
162	HARCO NATIONAL INSURANCE COMPANY	0.04%	\$287,710	\$232,684	\$128,908	\$383,319	164.74%
163	COOPERATIVE MUTUAL INSURANCE COMPANY	0.04%	\$284,926	\$196,869	\$75,141	\$72,081	36.61%
164	LUMBERMENS UNDERWRITING ALLIANCE	0.04%	\$284,583	\$435,195	\$603,055	-\$282,879	-65.00%
165	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.04%	\$284,566	\$136,962	\$136,637	-\$161,419	-117.86%
166	REGENT INSURANCE COMPANY	0.03%	\$283,597	\$343,636	\$893,415	\$524,329	152.58%
167	ACCIDENT FUND INSURANCE CO OF AMERICA	0.03%	\$279,625	\$154,747	\$24,717	\$123,808	80.01%
168	PHOENIX ASSURANCE CO OF NEW YORK	0.03%	\$276,300	\$178,619	\$62,575	\$122,951	68.83%
169	GREAT AMERICAN INSURANCE COMPANY	0.03%	\$276,173	\$290,583	\$144,845	\$252,026	86.73%
170	VIGILANT INSURANCE COMPANY	0.03%	\$268,636	\$259,726	\$377,063	-\$150,130	-57.80%
171	ARCH INSURANCE COMPANY	0.03%	\$267,663	\$113,114	\$2,806	\$53,108	46.95%
172	STAR INSURANCE COMPANY	0.03%	\$266,633	\$261,856	\$677,266	\$372,113	142.11%
173	TRI STATE INSURANCE CO OF MINNESOTA	0.03%	\$264,246	\$249,496	\$95,922	\$264,688	106.09%
174	HARTFORD ACCIDENT & INDEMNITY CO	0.03%	\$264,053	\$188,657	\$429,025	\$156,791	83.11%
175	CUMIS INSURANCE SOCIETY INC	0.03%	\$252,828	\$251,571	\$104,174	\$107,989	42.93%
176	MASSACHUSETTS BAY INS CO	0.03%	\$249,280	\$348,694	\$278,708	\$715,849	205.29%
177	ARGONAUT INSURANCE COMPANY	0.03%	\$248,852	\$6,612	\$22,037	\$190,896	2887.11%
178	CONTINENTAL INSURANCE COMPANY THE	0.03%	\$240,782	-\$45,412	\$67,311	-\$1,563,550	3443.03%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.03%	\$238,952	\$283,576	\$7,072	\$62,439	22.02%
180	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.03%	\$235,185	\$275,779	\$228,813	\$600,657	217.80%
181	BITUMINOUS FIRE AND MARINE INS CO	0.03%	\$225,853	\$190,139	\$660,948	\$1,940,377	1020.50%
182	SECURITY NATIONAL INSURANCE COMPANY	0.03%	\$222,620	\$286,409	\$458,349	\$823,395	287.49%
183	EMPLOYERS FIRE INSURANCE COMPANY	0.03%	\$220,524	\$218,567	\$322,694	\$715,583	-327.40%
184	NATIONAL AMERICAN INSURANCE COMPANY	0.03%	\$217,387	\$220,065	\$201,479	\$10,148	4.61%
185	AMERICAN AUTOMOBILE INSURANCE CO	0.03%	\$204,486	\$380,519	\$526,927	\$260,580	68.48%
186	ST PAUL GUARDIAN INSURANCE COMPANY	0.03%	\$204,213	\$463,976	\$1,923,501	\$1,684,277	363.01%
187	FIRST LIBERTY INSURANCE CORP THE	0.02%	\$192,827	\$145,098	\$122,309	\$60,950	42.01%
188	SELECTIVE INS CO OF THE SOUTHEAST	0.02%	\$190,328	\$193,709	\$76,460	\$208,969	107.88%
189	ULICO CASUALTY COMPANY	0.02%	\$184,100	\$154,119	\$271,626	\$874,605	567.49%
190	ILLINOIS NATIONAL INSURANCE COMPANY	0.02%	\$180,358	\$139,977	\$74,807	\$70,478	-50.35%
191	INSURANCE COMPANY OF NORTH AMERICA	0.02%	\$175,209	\$155,472	\$138,855	\$160,174	-103.02%
192	FIRST NATIONAL INS CO OF AMERICA	0.02%	\$168,581	\$790,841	\$909,761	\$542,043	68.54%
193	CAPITAL CITY INSURANCE COMPANY INC	0.02%	\$153,566	\$147,948	\$79,879	\$46,768	31.61%
194	GENERAL INSURANCE CO OF AMERICA	0.02%	\$153,476	\$603,109	\$853,781	\$1,045,550	173.36%
195	PROTECTIVE INSURANCE COMPANY	0.02%	\$151,572	\$151,572	\$0	\$1,313,023	866.27%
196	FIDELITY & GUARANTY INS UNDERWRITERS	0.02%	\$146,362	\$278,163	\$650,700	\$503,767	181.10%
197	SAFETY FIRST INSURANCE COMPANY	0.02%	\$142,541	\$104,519	\$0	\$21,379	20.45%
198	NATIONAL SURETY CORPORATION	0.02%	\$133,639	\$230,618	\$1,711,400	\$1,464,764	635.15%
199	REPUBLIC INDEMNITY CO OF CALIFORNIA	0.02%	\$128,335	\$153,674	\$173,089	\$224,839	146.31%
200	OHIO SECURITY INSURANCE COMPANY	0.02%	\$127,282	\$133,851	\$12,816	\$72,171	53.92%
201	COLONIAL AMERICAN CASUALTY AND SURETY C	0.01%	\$119,890	\$116,889	\$10,879	\$19,659	16.82%
202	SELECTIVE INSURANCE CO OF S CAROLINA	0.01%	\$118,037	\$111,079	\$27,520	\$86,096	77.51%
203	AMERICAN INTERNATIONAL SOUTH INS CO	0.01%	\$105,092	\$168,634	\$500,729	\$643,731	381.73%
204	UNITED WISCONSIN INSURANCE COMPANY	0.01%	\$102,735	\$99,630	\$13,318	\$170,361	170.99%
205	GREAT AMERICAN ALLIANCE INSURANCE CO	0.01%	\$101,212	\$91,798	\$45,251	\$80,444	87.63%
206	T H E INSURANCE COMPANY	0.01%	\$96,928	\$56,302	\$27,120	\$23,678	-42.06%
207	GUIDEONE ELITE INSURANCE COMPANY	0.01%	\$95,215	\$71,541	\$10,829	\$8,092	11.31%
208	NATIONAL FARMERS UNION PRO & CAS CO	0.01%	\$95,106	\$108,214	\$180,619	\$105,349	97.35%
209	AMERICAN SAFETY CASUALTY INSURANCE CO	0.01%	\$88,768	\$129,447	\$115,053	\$125,405	96.88%
210	TRAVELERS CASUALTY AND SURETY CO OF AMER	0.01%	\$86,490	\$81,122	\$0	\$12,482	-15.39%
211	INSURANCE COMPANY OF THE WEST	0.01%	\$84,503	\$85,782	\$161,942	\$52,961	61.74%
212	AMERICAN ALTERNATIVE INS CORP	0.01%	\$81,790	\$315,866	\$365,040	\$510,471	161.61%
213	BANCINSURE INC	0.01%	\$77,701	\$74,257	\$16,589	\$19,517	26.28%
214	TIG INSURANCE COMPANY	0.01%	\$69,478	\$400,051	\$425,256	\$72,722	18.18%
215	SUMITOMO MARINE & FIRE INS CO OF AMERIC	0.01%	\$65,473	\$48,518	\$16,946	\$18,146	-37.40%
216	UTICA MUTUAL INSURANCE COMPANY	0.01%	\$58,737	\$144,586	\$101,738	\$116,084	80.29%
217	GREENWICH INSURANCE COMPANY	0.01%	\$52,137	\$52,342	\$78,676	\$190,890	364.70%
218	REPUBLIC INDEMNITY COMPANY OF AMERICA	0.01%	\$50,994	\$50,583	\$74,500	\$3,905	7.72%
219	ADVANTAGE WORKERS COMPENSATION INS CO	0.01%	\$50,713	\$45,959	\$0	\$0	0.00%
220	UNITED SECURITY INSURANCE COMPANY	0.01%	\$50,584	\$51,675	\$827,379	\$916,886	1774.33%
221	MIDWESTERN INDEMNITY COMPANY THE	0.01%	\$48,380	\$5,646	\$0	\$2,328	41.23%
222	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.01%	\$45,582	\$54,667	\$579,050	\$695,723	-1272.66%
223	SAVERS PROPERTY & CASUALTY INS CO	0.01%	\$43,986	\$42,257	\$11,648	\$21,149	50.05%
224	NORTH RIVER INSURANCE COMPANY THE	0.01%	\$43,476	\$66,652	\$234,908	\$129,134	193.74%
225	REDLAND INSURANCE COMPANY	0.01%	\$42,451	\$52,401	\$64,914	\$17,032	32.50%
226	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$39,917	\$68,680	\$164,286	\$88,211	128.44%
227	HARLEYSVILLE INSURANCE COMPANY	0.00%	\$39,751	\$37,277	\$20,664	\$23,990	64.36%
228	WESTFIELD INSURANCE COMPANY	0.00%	\$39,422	\$31,924	\$10,936	\$14,340	44.92%
229	DEPOSITORS INSURANCE COMPANY	0.00%	\$38,510	\$179,072	\$295,236	\$63,051	35.21%
230	FEDERATED RURAL ELECTRIC INS EXCHANGE	0.00%	\$37,824	\$37,278	\$62,238	\$393,944	1055.97%
231	U S SPECIALTY INSURANCE COMPANY	0.00%	\$33,724	\$75,760	\$74,515	\$11,734	15.49%
232	RANGER INSURANCE COMPANY	0.00%	\$33,510	\$117,085	\$149,591	\$16,284	13.91%
233	TIG INDEMNITY COMPANY	0.00%	\$30,889	\$117,583	\$324,152	\$372,933	317.17%
234	GROCERS INSURANCE COMPANY	0.00%	\$28,154	\$77,583	\$1,045,047	\$480,677	619.56%
235	TRANS PACIFIC INSURANCE COMPANY	0.00%	\$26,595	\$25,634	\$13,359	\$84,118	328.15%
236	MIDWEST EMPLOYERS CASUALTY COMPANY	0.00%	\$25,002	\$27,214	\$9,060	\$17,771	-65.30%
237	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$19,025	\$18,332	\$541,971	\$801,667	-4373.05%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

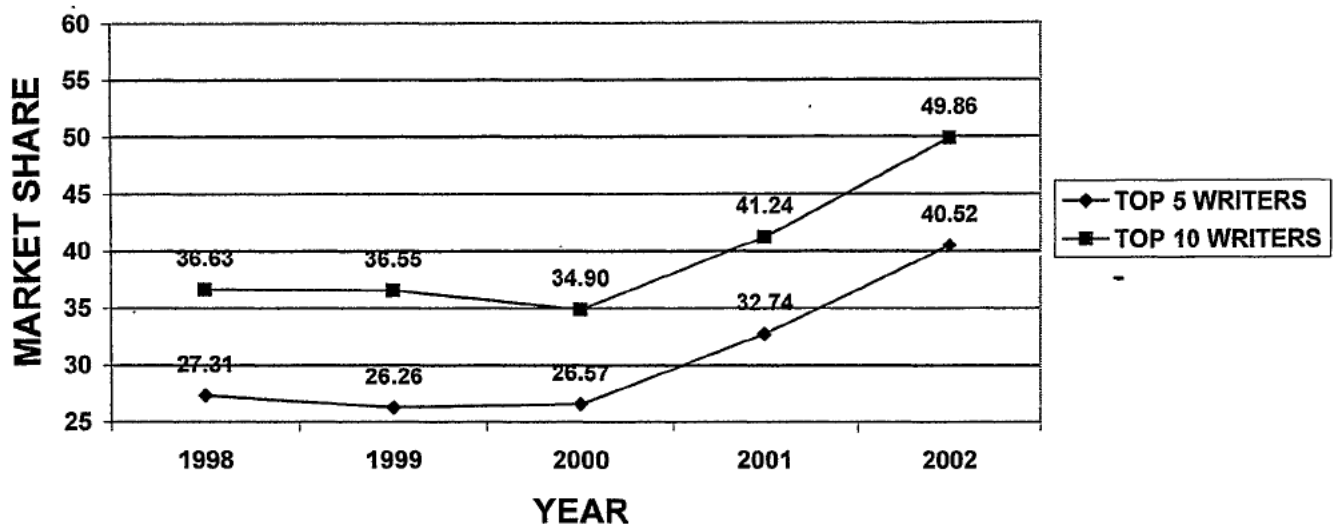
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
238	AMCOMP ASSURANCE CORPORATION	0.00%	\$18,286	\$7,608	\$645	\$645	8.48%
239	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$13,608	\$22,218	\$143,944	\$64,118	288.69%
240	ATLANTIC INSURANCE COMPANY	0.00%	\$10,471	\$10,471	\$34,894	\$71,086	678.88%
241	MILLERS MUTUAL INSURANCE ASSOCIATION	0.00%	\$10,283	\$20,340	\$387,455	-\$60,934	-299.58%
242	CONTINENTAL NATIONAL INDEMNITY COMPANY	0.00%	\$9,821	\$48,751	\$326,297	\$269,284	552.37%
243	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$9,725	\$157,542	\$1,001,626	-\$249,830	-158.58%
244	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$8,639	\$8,639	\$0	\$0	0.00%
245	EVEREST NATIONAL INSURANCE COMPANY	0.00%	\$8,419	\$2,338	\$0	\$691	29.56%
246	UNITED STATES LIABILITY INSURANCE CO	0.00%	\$6,704	\$89,825	\$55,533	\$36,512	40.65%
247	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	\$5,881	\$37,817	\$184,428	\$68,213	180.38%
248	REALM NATIONAL INSURANCE COMPANY	0.00%	\$5,491	\$20,376	\$773	\$773	3.79%
249	ALASKA NATIONAL INSURANCE COMPANY	0.00%	\$5,328	\$5,133	\$0	\$1,444	28.13%
250	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$4,907	\$4,710	\$249,772	\$185,888	3946.67%
251	AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$4,036	\$9,579	\$85,441	-\$4,949	-51.67%
252	OAK RIVER INSURANCE COMPANY	0.00%	\$4,001	\$7,309	\$7,887	\$14,104	192.97%
253	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	\$3,785	\$3,968	\$36,393	\$13,090	329.89%
254	GENESIS INSURANCE COMPANY	0.00%	\$3,562	\$3,562	\$40,564	-\$7,588	-213.03%
255	CENTRE INSURANCE COMPANY	0.00%	\$723	\$723	\$643,429	-\$4,909	-678.98%
256	SOUTHERN INSURANCE COMPANY	0.00%	\$603	\$529	\$144	\$23	4.35%
257	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$337	\$337	\$31,502	-\$318,651	-94555.19%
258	CAMDEN FIRE INSURANCE ASSOCIATION THE	0.00%	\$22	\$22	\$308,225	\$480,752	2185236.36%
259	ACCEPTANCE INDEMNITY INSURANCE CO	0.00%	\$0	\$0	\$101	\$101	N/A
260	AFFILIATED FM INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
261	ALLIANZ INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$107,670	N/A
262	ALLIED PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$5,089	\$53,504	N/A
263	ALLSTATE INSURANCE COMPANY	0.00%	\$0	-\$1,506	\$21,566	\$11,726	-778.62%
264	AMERICAN CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$10,600,000	N/A
265	AMERICAN REINSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$15,191	N/A
266	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$30,914	N/A
267	COMMERCIAL INS CO OF NEWARK NJ	0.00%	\$0	-\$8,133	\$0	-\$68,252	839.20%
268	CONVERIUM INSURANCE (NORTH AMERICA) INC	0.00%	\$0	\$0	\$50,778	\$254,318	N/A
269	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$3	N/A
270	FARMINGTON CASUALTY COMPANY	0.00%	\$0	-\$3	-\$90,242	-\$105,465	3515500.00%
271	FIDELITY AND CASUALTY CO OF NY	0.00%	\$0	\$225,713	\$123,157	\$347,344	153.89%
272	GE CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$4,750	-\$1,577	N/A
273	GE PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
274	HOUSTON GENERAL INS CO	0.00%	\$0	\$0	\$6,816	\$3,149	N/A
275	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$209,015	-\$411,252	N/A
276	NATIONAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$1,032	N/A
277	NATIONAL LIABILITY & FIRE INS CO	0.00%	\$0	\$0	\$0	-\$16,243	N/A
278	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$21,040	-\$14,838	N/A
279	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$4,940	\$8,536	N/A
280	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	-\$575	N/A
281	OCCIDENTAL FIRE & CAS CO OF NC	0.00%	\$0	\$0	\$8,281	-\$2,286	N/A
282	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	-\$19,532	N/A
283	PRUDENTIAL GENERAL INS CO	0.00%	\$0	\$0	\$0	-\$8	N/A
284	SHELBY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$11,385	-\$271,900	N/A
285	SHELTER MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$148,688	\$80,152	N/A
286	TECHNOLOGY INSURANCE COMPANY	0.00%	\$0	\$50,505	\$0	\$0	0.00%
287	TITAN INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$461	N/A
288	TRANSPORT INSURANCE COMPANY	0.00%	\$0	\$0	\$18,660	-\$528	N/A
289	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$0	-\$32,692	\$13,926	-\$232,506	711.20%
290	TRAVELERS CASUALTY CO+B318 OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$4,045	N/A
291	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$96	N/A
292	TRUMBULL INSURANCE COMPANY	0.00%	\$0	\$0	\$12,667	\$25,252	N/A
293	YORK INSURANCE COMPANY	0.00%	\$0	\$0	\$68	\$68	N/A
294	INTERNATIONAL BUS & MERCANTILE REASSUR	0.00%	-\$4	-\$4	\$0	\$0	0.00%
295	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	-\$173	\$412	\$115,219	\$23,956	5814.56%
296	DISCOVER PROPERTY AND CASUALTY INS CO	0.00%	-\$415	\$5	\$0	\$3,119	62380.00%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

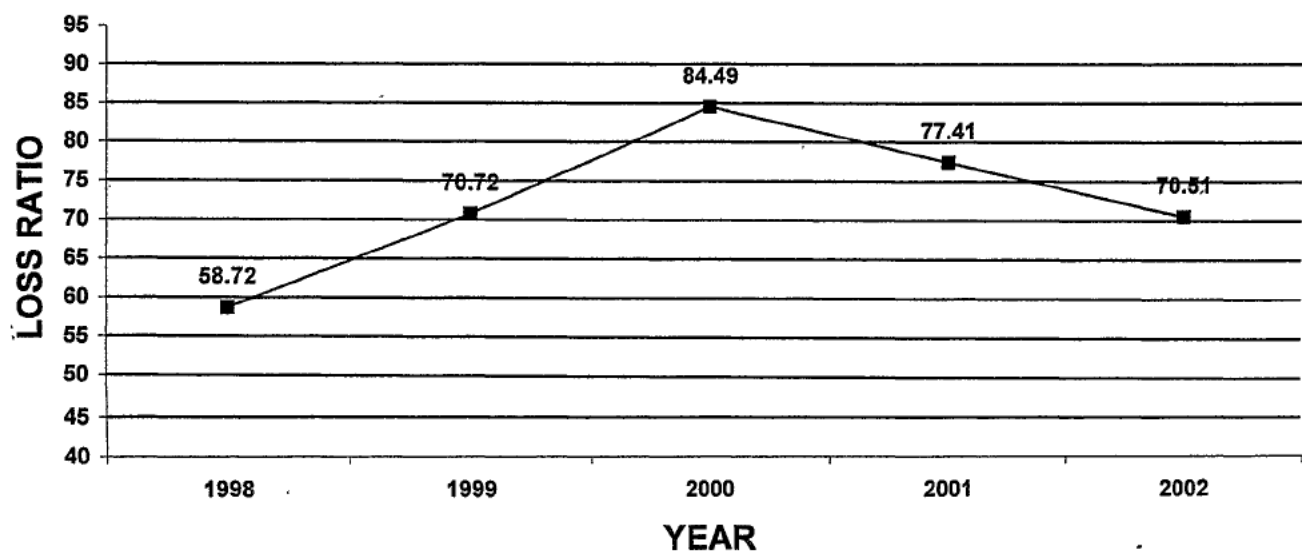
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
297	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	-\$1,780	-\$1,780	\$397,369	-\$8,675	487.36%
298	ST PAUL PROPERTY & CASUALTY INS CO	0.00%	-\$3,166	-\$2,322	\$79,571	-\$80,038	3446.94%
299	OHIO FARMERS INSURANCE CO	0.00%	-\$10,623	\$3,186	\$1,140	-\$5,490	-172.32%
300	SAFECO INSURANCE CO OF AMERICA	0.00%	-\$14,165	\$66,823	\$540,412	\$331,918	496.71%
301	GRANITE STATE INSURANCE COMPANY	0.00%	-\$14,370	-\$14,613	\$1,192,374	-\$117,639	805.03%
302	EVERGREEN NATIONAL INDEMNITY COMPANY	0.00%	-\$15,986	-\$4,934	\$1,305,696	\$787,515	-15960.99%
303	CHEROKEE INSURANCE COMPANY	0.00%	-\$21,363	-\$21,363	\$57,959	\$96,020	-449.47%
304	PETROLEUM CASUALTY COMPANY	0.00%	-\$29,775	-\$29,775	-\$25,276	-\$25,276	84.89%
305	HARBOR SPECIALTY INSURANCE COMPANY	-0.01%	-\$52,971	-\$25,462	\$146,820	-\$1,033,268	4058.08%
306	EMCASCO INSURANCE COMPANY	-0.02%	-\$131,118	-\$116,191	\$300,501	\$31,484	-27.10%
307	GREAT AMERICAN ASSURANCE COMPANY	-0.02%	-\$140,777	-\$141,362	\$29,562	-\$41,119	29.09%
308	AIU INSURANCE COMPANY	-0.03%	-\$281,409	-\$260,313	\$1,632,254	\$347,348	-133.43%
309	STANDARD FIRE INSURANCE COMPANY	-0.07%	-\$576,900	-\$809,942	\$47,810	-\$296,786	36.64%
TOTAL		100.00%	\$812,939,830	\$781,621,057	\$442,071,631	\$551,143,597	70.51%

MISSOURI DIRECT WORKERS COMPENSATION INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	GLOBE INDEMNITY COMPANY	8.92%	\$37,928,468	\$6,340,406	\$46,228	\$296,511	4.68%
2	FEDERAL INSURANCE COMPANY	7.90%	\$33,594,962	\$30,591,882	\$9,484,152	\$11,405,447	37.28%
3	AMERICAN ALTERNATIVE INS CORP	7.16%	\$30,455,673	\$29,876,575	\$2,836,535	\$11,912,705	39.87%
4	CONTINENTAL CASUALTY COMPANY	5.21%	\$22,157,337	\$25,131,015	\$10,360,894	-\$360,243	-1.43%
5	ACE AMERICAN INSURANCE COMPANY	4.13%	\$17,550,204	\$9,096,753	\$1,143,279	\$6,440,454	70.80%
6	ST PAUL FIRE & MARINE INSURANCE CO	2.82%	\$11,990,009	\$10,994,807	\$3,459,702	\$4,230,752	38.48%
7	ZURICH AMERICAN INSURANCE COMPANY	2.66%	\$11,268,596	\$9,486,085	\$9,772,588	\$13,500,959	142.32%
8	STATE FARM FIRE AND CASUALTY CO	1.99%	\$8,466,759	\$8,349,082	\$669,580	-\$2,166,860	-25.95%
9	EXECUTIVE RISK INDEMNITY INC	1.97%	\$8,356,660	\$8,784,789	\$16,583,177	\$21,288,990	242.34%
10	AMERICAN GUARANTEE & LIABILITY INS CO	1.93%	\$8,217,497	\$8,025,437	\$1,653,082	\$4,357,439	54.30%
11	CINCINNATI INS CO THE	1.78%	\$7,563,290	\$6,685,739	\$1,165,786	\$1,565,816	23.42%
12	GULF INSURANCE COMPANY	1.67%	\$7,107,222	\$6,813,811	\$126,785	\$3,006,365	44.12%
13	PROTECTIVE INSURANCE COMPANY	1.66%	\$7,070,474	\$7,070,474	\$0	\$5,467,403	77.33%
14	ROYAL INSURANCE COMPANY OF AMERICA	1.62%	\$6,872,873	\$5,986,065	\$1,077,194	\$2,691,029	44.95%
15	UNITED FIRE AND CASUALTY COMPANY	1.54%	\$6,564,549	\$6,018,052	\$1,958,360	\$3,316,473	55.11%
16	LUMBERMENS MUTUAL CASUALTY CO	1.44%	\$6,142,344	\$6,041,868	\$529,120	\$460,322	7.62%
17	CLARENDON NATIONAL INS CO	1.36%	\$5,793,686	\$1,672,127	\$108,598	\$1,916,285	114.60%
18	AMERICAN FAMILY MUTUAL INS CO	1.36%	\$5,782,218	\$5,140,290	\$607,801	\$900,667	17.52%
19	TRAVELERS INDEMNITY CO OF ILLINOIS	1.33%	\$5,662,250	\$5,546,024	\$2,692,617	\$3,765,158	67.89%
20	TIG INSURANCE COMPANY	1.16%	\$4,914,818	\$6,297,367	\$3,374,349	\$6,924,054	109.95%
21	TWIN CITY FIRE INS CO	1.08%	\$4,589,098	\$3,662,907	\$1,314,745	\$557,508	15.65%
22	SHELTER MUTUAL INSURANCE CO	1.02%	\$4,339,199	\$4,246,668	\$1,532,687	\$2,524,965	59.46%
23	WESTCHESTER FIRE INSURANCE COMPANY	1.00%	\$4,243,788	\$3,439,325	\$106,514	\$5,743,502	167.00%
24	FEDERATED MUTUAL INSURANCE COMPANY	0.98%	\$4,187,203	\$3,994,642	\$1,977,356	\$1,727,391	43.24%
25	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.96%	\$4,083,374	\$3,189,256	\$82,266	\$1,474,896	46.25%
26	XL SPECIALTY INSURANCE COMPANY	0.96%	\$4,068,811	\$1,670,299	\$0	\$834,641	49.97%
27	UNIVERSAL UNDERWRITERS INS CO	0.95%	\$4,054,384	\$3,727,771	\$748,675	\$2,514,631	67.46%
28	EMPLOYERS MUTUAL CASUALTY COMPANY	0.95%	\$4,039,209	\$3,645,746	\$700,391	\$1,604,448	44.01%
29	LIBERTY MUTUAL INSURANCE COMPANY	0.85%	\$3,619,467	\$2,607,497	\$75,758	\$4,660,253	178.73%
30	SECURITY INSURANCE COMPANY OF HARTFORD	0.82%	\$3,489,134	\$3,581,360	-\$45,618	\$1,417,151	39.57%
31	PACIFIC EMPLOYERS INSURANCE COMPANY	0.77%	\$3,281,314	\$1,840,146	\$1,700	-\$449,776	-24.44%
32	AMERICAN STATES INSURANCE COMPANY	0.73%	\$3,084,427	\$3,096,984	\$881,951	\$978,648	31.60%
33	AMERISURE MUTUAL INSURANCE COMPANY	0.70%	\$2,977,308	\$2,504,652	\$31,055	\$783,006	31.26%
34	ZURICH AMERICAN INS CO OF ILLINOIS	0.68%	\$2,903,271	\$2,831,047	\$1,125,360	\$1,400,474	49.47%
35	STATE AUTO PROPERTY & CASUALTY INS CO	0.65%	\$2,785,231	\$2,599,700	\$692,466	\$1,416,563	54.49%
36	ST PAUL MERCURY INSURANCE COMPANY	0.65%	\$2,758,720	\$2,809,581	\$1,045,795	\$3,065,187	109.10%
37	NATIONAL CASUALTY COMPANY	0.63%	\$2,677,372	\$2,701,791	\$382,436	\$706,338	26.14%
38	LIBERTY MUTUAL FIRE INSURANCE CO	0.62%	\$2,630,495	\$2,549,768	\$1,581,019	\$3,940,540	154.55%
39	FIRST COLONIAL INSURANCE COMPANY	0.62%	\$2,629,021	\$221,447	\$604,185	\$604,185	272.84%
40	AMERICAN AUTOMOBILE INSURANCE CO	0.58%	\$2,486,983	\$3,198,880	\$1,249,419	\$1,453,816	45.45%
41	NATIONAL SURETY CORPORATION	0.57%	\$2,441,077	\$1,768,432	\$56,084	\$1,070,863	60.55%
42	RLI INSURANCE COMPANY	0.57%	\$2,417,650	\$1,767,735	\$4,039	-\$223,719	-12.66%
43	UNITED STATES FIDELITY & GUARANTY CO	0.54%	\$2,290,324	\$2,653,756	\$406,884	-\$1,805,360	-68.03%
44	AMERICAN MANUFACTURERS MUTUAL INS CO	0.53%	\$2,239,798	\$1,950,141	\$181,922	\$654,689	33.57%
45	GRINNELL MUTUAL REINSURANCE COMPANY	0.52%	\$2,203,192	\$2,050,449	\$809,928	\$1,270,982	61.99%
46	PHILADELPHIA INDEMNITY INSURANCE CO	0.49%	\$2,067,718	\$1,958,228	\$1,089,996	\$809,031	41.31%
47	SENTRY SELECT INSURANCE COMPANY	0.46%	\$1,938,412	\$1,277,454	\$374,959	\$454,302	35.56%
48	FEDERATED RURAL ELECTRIC INS EXCHANGE	0.44%	\$1,873,875	\$1,696,322	\$153,486	\$123,017	7.25%
49	OHIO CASUALTY INSURANCE COMPANY	0.43%	\$1,848,928	\$1,832,151	\$365,399	\$1,246,245	68.02%
50	SAFECO INSURANCE CO OF AMERICA	0.43%	\$1,814,988	\$1,849,470	\$775,092	\$1,222,110	66.08%
51	INSURANCE COMPANY OF NORTH AMERICA	0.42%	\$1,771,816	\$2,242,871	\$1,380,859	\$1,059,966	47.26%
52	FIREMANS FUND INSURANCE COMPANY	0.41%	\$1,753,889	\$1,802,287	\$355,824	\$1,572,317	87.24%
53	TRANSPORTATION INSURANCE COMPANY	0.39%	\$1,656,871	\$1,610,874	\$773,628	-\$1,568,149	-97.35%
54	GENESIS INSURANCE COMPANY	0.39%	\$1,643,523	\$1,248,697	\$188,414	\$290,413	23.26%
55	SENTRY INSURANCE A MUTUAL COMPANY	0.38%	\$1,597,400	\$1,294,602	\$88,083	\$514,852	39.77%
56	CAMERON MUTUAL INSURANCE COMPANY	0.37%	\$1,582,967	\$1,478,260	\$669,078	\$848,065	57.37%
57	AMCO INSURANCE COMPANY	0.37%	\$1,559,558	\$1,383,407	\$71,409	\$905,759	65.47%
58	GREENWICH INSURANCE COMPANY	0.35%	\$1,498,186	\$1,329,739	\$235,262	\$619,766	46.61%
59	AMERICAN INSURANCE COMPANY THE	0.35%	\$1,469,183	\$1,142,269	\$23,201	\$816,452	71.48%
60	ROYAL INDEMNITY COMPANY	0.34%	\$1,459,570	\$1,303,022	\$468,000	\$2,733,256	209.76%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	CONTINENTAL WESTERN INSURANCE CO	0.34%	\$1,454,865	\$1,773,404	\$674,479	\$1,456,577	82.13%
62	RANGER INSURANCE COMPANY	0.33%	\$1,383,906	\$1,046,370	\$48,353	\$484,956	46.35%
63	BENCHMARK INSURANCE COMPANY	0.32%	\$1,347,853	\$1,030,577	\$492,011	\$869,011	84.32%
64	BITUMINOUS CASUALTY CORPORATION	0.31%	\$1,335,818	\$1,265,771	\$84,688	\$491,527	38.83%
65	OLD REPUBLIC INSURANCE COMPANY	0.30%	\$1,292,204	\$947,656	\$2,053,579	\$3,050,097	321.86%
66	TRAVELERS INDEMNITY COMPANY	0.30%	\$1,271,504	\$590,962	\$7,927,922	\$20,055,125	3393.64%
67	GREAT AMERICAN INSURANCE COMPANY	0.29%	\$1,248,605	\$1,262,173	\$6,850,000	\$4,745,611	375.99%
68	GREAT AMERICAN ASSURANCE COMPANY	0.29%	\$1,235,545	\$913,594	\$3,947	\$496,193	54.31%
69	GUIDEONE MUTUAL INSURANCE COMPANY	0.28%	\$1,208,425	\$985,667	\$10,359,475	\$3,564,408	361.62%
70	ST PAUL GUARDIAN INSURANCE COMPANY	0.27%	\$1,137,046	\$1,606,386	\$1,411,870	\$1,629,490	101.44%
71	WINTERHUR INTERNATIONAL AMERICA INS CO	0.26%	\$1,101,591	\$625,417	\$0	\$650,828	104.06%
72	UNITED STATES FIRE INSURANCE CO	0.26%	\$1,089,106	\$764,826	\$3,065,879	\$1,635,729	213.87%
73	MARKEL AMERICAN INSURANCE COMPANY	0.25%	\$1,073,051	\$978,734	\$40,427	\$2,130,964	217.73%
74	UTICA MUTUAL INSURANCE COMPANY	0.25%	\$1,069,565	\$983,827	\$398,225	\$271,489	27.60%
75	FIDELITY AND GUARANTY INSURANCE COMPANY	0.25%	\$1,065,249	\$833,164	\$219,713	-\$1,283,776	-154.08%
76	GENERAL CASUALTY CO OF WISCONSIN	0.25%	\$1,043,529	\$980,288	\$162,582	\$20,382	2.08%
77	FARMERS INSURANCE EXCHANGE	0.24%	\$1,022,859	\$929,518	\$1,057,297	-\$147,898	-15.91%
78	ONEBEACON AMERICA INSURANCE COMPANY	0.23%	\$989,682	\$1,266,050	\$360,793	-\$599,614	-47.36%
79	DISCOVER PROPERTY AND CASUALTY INS CO	0.23%	\$968,714	\$827,194	\$13,540	\$397,597	48.07%
80	NATIONWIDE MUTUAL INSURANCE COMPANY	0.20%	\$869,640	\$741,125	\$4,906,098	\$4,825,659	651.13%
81	NATIONWIDE AGRIBUSINESS INS CO	0.20%	\$858,200	\$553,583	\$9,370	-\$92,005	-16.62%
82	DIAMOND STATE INSURANCE COMPANY	0.20%	\$835,285	\$767,559	\$35,335	\$938,531	122.27%
83	MISSOURI HOSPITAL PLAN	0.19%	\$823,660	\$463,913	-\$16,800	\$15,191	3.27%
84	AMERICAN MOTORISTS INSURANCE CO	0.19%	\$821,866	\$745,948	\$1,579,886	-\$2,313,732	-310.17%
85	SPECIALTY NATIONAL INSURANCE COMPANY	0.19%	\$810,259	\$642,505	\$370,249	-\$95,999	-14.94%
86	GENERAL INSURANCE CO OF AMERICA	0.18%	\$750,861	\$1,054,430	\$39,428	\$211,944	20.10%
87	PROGRESSIVE NORTHWESTERN INS CO	0.17%	\$716,604	\$694,978	\$101,248	\$263,736	37.95%
88	FIDELITY AND DEPOSIT CO MARYLAND	0.17%	\$709,921	\$579,169	\$95,243	-\$32,682	-5.64%
89	BCS INSURANCE COMPANY	0.16%	\$700,311	\$842,177	\$149,478	\$62,680	7.44%
90	AMERICAN CASUALTY CO OF READING PA	0.16%	\$696,166	\$614,887	\$48,994	-\$5,040,973	-819.82%
91	COLUMBIA MUTUAL INSURANCE CO	0.16%	\$693,673	\$745,130	\$495,171	\$306,031	41.07%
92	CUMBERLAND CASUALTY & SURETY COMPANY	0.16%	\$680,338	\$739,497	\$0	\$73,142	9.89%
93	CHURCH MUTUAL INSURANCE COMPANY	0.15%	\$652,482	\$590,314	\$0	-\$45,094	-7.64%
94	HARTFORD FIRE INSURANCE COMPANY	0.15%	\$649,725	\$540,220	\$489,458	\$6,204,660	1148.54%
95	EMPIRE FIRE AND MARINE INSURANCE CO	0.15%	\$647,445	\$521,987	\$177,701	\$577,383	110.61%
96	COMBINED SPECIALTY INSURANCE COMPANY	0.14%	\$614,950	\$248,071	\$74,134	\$100,101	40.35%
97	UNION INSURANCE CO	0.14%	\$610,438	\$578,551	\$205,350	\$261,972	45.28%
98	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.14%	\$610,387	\$622,778	\$0	\$654,078	105.03%
99	LIBERTY INSURANCE UNDERWRITERS INC.	0.14%	\$610,009	\$200,621	\$0	\$0	0.00%
100	CAPITOL INDEMNITY CORPORATION	0.14%	\$588,437	\$563,481	\$263,712	\$713,591	126.64%
101	ULICO CASUALTY COMPANY	0.14%	\$580,337	\$610,722	\$0	-\$135,373	-22.17%
102	AMERICAN AND FOREIGN INSURANCE CO	0.14%	\$574,186	\$231,892	\$39,890	-\$11,418	-4.92%
103	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.13%	\$563,278	\$514,743	\$350,891	-\$199,867	-38.83%
104	AMERICAN ZURICH INSURANCE COMPANY	0.13%	\$562,956	\$319,757	\$499,117	\$465,391	145.55%
105	GREAT WEST CASUALTY COMPANY	0.13%	\$547,927	\$632,047	\$312,685	\$516,058	81.65%
106	MID-CONTINENT CASUALTY COMPANY	0.13%	\$531,773	\$382,304	\$27,948	\$81,615	21.35%
107	GREAT NORTHERN INSURANCE COMPANY	0.12%	\$522,365	\$503,021	\$200,000	\$331,950	65.99%
108	ALLSTATE INSURANCE COMPANY	0.12%	\$508,255	\$458,362	\$88,307	\$96,225	20.99%
109	FIRST SPECIALTY INSURANCE CORPORATION	0.12%	\$492,863	\$473,594	\$1,644	\$190,441	40.21%
110	CUMIS INSURANCE SOCIETY, INC	0.12%	\$489,995	\$519,402	\$25,767	\$95,946	18.47%
111	AMERISURE INSURANCE COMPANY	0.11%	\$450,966	\$391,704	\$16,949	-\$52,167	-13.32%
112	OAK RIVER INSURANCE COMPANY	0.10%	\$445,370	\$378,446	\$124,937	\$269,010	71.08%
113	ALLIANZ INSURANCE COMPANY	0.10%	\$429,000	\$428,047	\$3,988,594	\$2,078,219	485.51%
114	THE INSURANCE COMPANY	0.10%	\$428,278	\$278,902	\$128,871	\$6,471	2.32%
115	FEDERATED SERVICE INSURANCE COMPANY	0.10%	\$420,908	\$383,852	\$118,054	\$365,691	95.27%
116	VANLINER INSURANCE COMPANY	0.10%	\$420,755	\$371,179	\$33,009	\$512,141	137.98%
117	TRUMBULL INSURANCE COMPANY	0.10%	\$417,362	\$351,743	\$122,065	\$81,812	23.26%
118	AUTO OWNERS INSURANCE CO MUTUAL	0.10%	\$415,181	\$375,088	\$12,059	-\$52,163	-13.91%
119	SECURA INSURANCE A MUTUAL COMPANY	0.09%	\$395,661	\$361,610	\$965,000	\$342,784	94.82%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	NORTHLAND INSURANCE COMPANY	0.09%	\$393,640	\$298,621	\$1,006,763	\$1,013,881	339.52%
121	VALLEY FORGE INSURANCE COMPANY	0.09%	\$393,290	\$327,926	\$928	-\$57,156	-17.43%
122	VIGILANT INSURANCE COMPANY	0.09%	\$385,430	\$390,481	-\$753	\$40,645	10.41%
123	AMERICAN FAMILY HOME INSURANCE COMPANY	0.09%	\$372,226	\$446,443	\$134,099	\$140,040	31.37%
124	NATIONAL FARMERS UNION PRO & CAS CO	0.09%	\$365,271	\$380,547	\$65,125	\$230,458	60.56%
125	STATE AUTOMOBILE MUTUAL INS CO	0.09%	\$362,124	\$378,668	\$38,395	\$202,217	53.40%
126	SOUTHERN PIONEER PROPERTY AND CASUALTY INS C	0.08%	\$358,293	\$265,071	\$96,513	\$160,165	60.42%
127	INTERSTATE INDEMNITY COMPANY	0.08%	\$340,560	\$442,431	\$0	\$860,454	194.48%
128	LINCOLN GENERAL INSURANCE CO	0.08%	\$332,335	\$204,938	\$4,601	\$4,601	2.25%
129	AMERICAN MODERN HOME INSURANCE CO	0.08%	\$331,467	\$304,557	\$12,456	\$17,172	5.64%
130	CONTINENTAL INSURANCE COMPANY THE	0.08%	\$330,233	\$316,287	\$779,298	\$3,082,932	977.82%
131	ARGONAUT GREAT CENTRAL INSURANCE CO	0.08%	\$326,944	\$296,171	\$0	\$15,913	5.37%
132	SCOTTSDALE INDEMNITY COMPANY	0.08%	\$324,416	\$345,066	\$1,992	\$138,693	40.19%
133	FIDELITY & GUARANTY INS UNDERWRITERS	0.07%	\$304,742	\$291,756	\$32,895	-\$156,726	-53.72%
134	TRANSCONTINENTAL INSURANCE COMPANY	0.07%	\$299,824	\$417,736	\$969,149	-\$1,074,814	-257.30%
135	PACIFIC INDEMNITY COMPANY	0.07%	\$297,418	\$305,325	\$428,513	-\$737,719	-241.62%
136	NATIONAL FARMERS UNION STANDARD INS CO	0.07%	\$290,510	\$263,705	\$41,242	\$148,074	56.15%
137	HAWKEYE SECURITY INSURANCE COMPANY	0.07%	\$288,846	\$41,981	\$0	\$18,951	45.14%
138	ATLANTIC MUTUAL INSURANCE COMPANY	0.07%	\$281,531	\$297,484	\$3,548	\$186,858	62.81%
139	GERLING AMERICA INSURANCE COMPANY	0.07%	\$281,249	\$134,983	\$3,250	-\$127,824	-94.70%
140	INSURANCE CORPORATION OF HANNOVER	0.07%	\$279,821	\$133,838	\$704	\$84,553	63.18%
141	HARCO NATIONAL INSURANCE COMPANY	0.07%	\$277,005	\$221,664	\$465	\$114,997	51.88%
142	ARCH INSURANCE COMPANY	0.06%	\$251,659	\$63,515	\$0	\$27,007	42.52%
143	HANOVER INSURANCE COMPANY THE	0.06%	\$246,760	\$345,015	\$326,565	-\$502,291	-145.59%
144	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.06%	\$243,582	\$199,249	\$35,697	-\$154,916	-77.75%
145	TRUCK INSURANCE EXCHANGE	0.06%	\$238,103	\$323,599	\$417,554	\$161,728	49.98%
146	COOPERATIVE MUTUAL INSURANCE COMPANY	0.05%	\$230,426	\$155,321	\$10,915	\$35,204	22.67%
147	FARMERS ALLIANCE MUTUAL INS CO	0.05%	\$219,144	\$243,166	\$48,457	\$47,316	19.46%
148	ECONOMY PREMIER ASSURANCE COMPANY	0.05%	\$217,183	\$196,436	\$0	\$56,511	28.77%
149	SELECTIVE INSURANCE CO OF S CAROLINA	0.05%	\$216,785	\$233,650	\$44,369	\$111,613	47.77%
150	EVEREST NATIONAL INSURANCE COMPANY	0.05%	\$214,775	\$125,360	\$0	\$28,112	22.43%
151	WAUSAU UNDERWRITERS INS CO	0.05%	\$212,630	\$274,588	\$20,498	\$1,271,855	463.19%
152	MICHIGAN MILLERS MUTUAL INS CO	0.05%	\$210,014	\$180,046	\$0	\$0	0.00%
153	ONEBEACON INSURANCE COMPANY	0.05%	\$202,474	\$171,129	\$203,665	-\$3,647,132	-2131.22%
154	TRAVELERS CASUALTY AND SURETY CO	0.04%	\$190,414	\$218,991	\$3,906	-\$4,263,619	-1946.94%
155	CENTENNIAL INSURANCE COMPANY	0.04%	\$189,321	\$85,368	\$65,000	-\$64,804	-75.91%
156	AUTOMOBILE INS CO OF HARTFORD CT	0.04%	\$185,953	\$168,801	\$0	-\$8,803	-5.22%
157	GULF UNDERWRITERS INSURANCE COMPANY	0.04%	\$184,090	\$329,827	\$0	\$136,767	41.47%
158	WEST AMERICAN INSURANCE COMPANY	0.04%	\$180,812	\$186,971	\$330,414	\$278,459	148.93%
159	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.04%	\$177,114	\$365,325	\$1,607	\$157,667	43.16%
160	NORTHFIELD INSURANCE COMPANY	0.04%	\$177,035	\$156,542	\$4,300	\$54,800	35.01%
161	SECURITY NATIONAL INSURANCE COMPANY	0.04%	\$173,093	\$195,781	\$128,354	\$132,402	67.63%
162	UNITED STATES LIABILITY INSURANCE CO	0.04%	\$167,178	\$70,431	\$0	\$38,737	55.00%
163	MARKEL INSURANCE COMPANY	0.04%	\$166,751	\$165,551	\$10,000	-\$413	-0.25%
164	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.04%	\$164,686	\$139,379	\$0	\$0	0.00%
165	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.04%	\$156,490	\$169,521	\$100,365	\$83,085	49.01%
166	BANCINSURE INC	0.04%	\$155,779	\$186,917	\$100,961	\$211,926	113.38%
167	KEMPER CASUALTY INSURANCE COMPANY	0.04%	\$154,134	\$279,971	\$18,722	-\$386,544	-138.07%
168	FAIRMONT INSURANCE COMPANY	0.04%	\$154,016	\$285,859	\$20,486	\$148,093	51.81%
169	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.04%	\$153,518	\$189,981	\$864,970	\$312,240	164.35%
170	GUIDEONE AMERICA INSURANCE COMPANY	0.04%	\$150,465	\$25,323	\$0	\$55,440	218.93%
171	HOMELAND CENTRAL INSURANCE COMPANY	0.03%	\$145,871	\$239,018	\$291,665	-\$2,795,538	-1169.59%
172	FIRST FINANCIAL INSURANCE COMPANY	0.03%	\$142,619	\$282,597	\$615,877	-\$124,487	-44.05%
173	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.03%	\$140,288	\$143,732	\$0	-\$7,470	-5.20%
174	U S SPECIALTY INSURANCE COMPANY	0.03%	\$138,144	\$48,699	\$0	\$23,464	48.18%
175	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.03%	\$133,952	\$88,798	\$0	\$4,177	4.70%
176	TRINITY UNIVERSAL INSURANCE COMPANY	0.03%	\$133,414	\$121,065	\$8,401	-\$265,266	-219.11%
177	AMERICAN FIRE & CASUALTY COMPANY	0.03%	\$130,208	\$127,726	\$63,889	-\$96,877	-75.85%
178	PROGRESSIVE CASUALTY INSURANCE CO	0.03%	\$127,031	\$222,574	\$0	\$229,730	103.22%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	TRI STATE INSURANCE CO OF MINNESOTA	0.03%	\$125,653	\$164,893	\$24,950	-\$17,649	-10.70%
180	STATEWIDE INSURANCE COMPANY	0.03%	\$124,911	\$79,620	\$6,551	\$1,551	1.95%
181	LITITZ MUTUAL INSURANCE COMPANY	0.03%	\$124,893	\$121,232	\$621	\$2,890	2.38%
182	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.03%	\$123,961	\$86,147	\$950	\$950	1.10%
183	BROTHERHOOD MUTUAL INSURANCE CO	0.03%	\$122,604	\$97,555	\$0	\$6,508	6.67%
184	LIBERTY INSURANCE CORPORATION	0.03%	\$122,304	\$170,366	\$546,566	\$487,211	285.98%
185	METROPOLITAN PROPERTY & CASUALTY INS CO	0.03%	\$120,441	\$112,004	\$0	\$9,539	8.52%
186	HARTFORD UNDERWRITERS INSURANCE CO	0.03%	\$117,002	\$118,925	\$0	\$6,793	5.71%
187	CRUM & FORSTER INDEMNITY COMPANY	0.03%	\$116,150	\$114,183	\$25,993	\$39,793	34.85%
188	NORTHERN INSURANCE CO OF NEW YORK	0.03%	\$115,587	\$113,508	\$17,500	\$113,071	99.62%
189	ALLIED PROPERTY & CASUALTY INS CO	0.03%	\$112,633	\$107,617	\$2,019	\$22,248	20.67%
190	FOREMOST INSURANCE CO	0.03%	\$107,658	\$80,372	\$188	\$13,626	16.95%
191	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.02%	\$104,414	\$66,190	\$11,276	\$19,376	29.27%
192	NATIONAL AMERICAN INSURANCE COMPANY	0.02%	\$103,152	\$118,052	\$82,608	\$26,872	22.76%
193	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.02%	\$102,750	\$155,102	\$96,159	-\$863,327	-556.62%
194	NONPROFITS INSURANCE COMPANY	0.02%	\$102,391	\$107,814	\$0	\$134,471	124.72%
195	FLORISTS MUTUAL INSURANCE COMPANY.	0.02%	\$101,511	\$86,481	\$0	\$0	0.00%
196	GLENS FALLS INSURANCE COMPANY THE	0.02%	\$97,757	\$100,792	\$0	\$237,824	235.96%
197	AMERICAN INTERNATIONAL INS CO	0.02%	\$97,169	\$74,982	\$0	\$44,775	59.71%
198	MILLERS MUTUAL INSURANCE ASSOCIATION	0.02%	\$95,939	\$93,101	\$300,256	-\$129,472	-139.07%
199	QBE INSURANCE CORPORATION	0.02%	\$93,078	\$60,923	\$5,236	\$18,013	29.57%
200	MEDICAL PROTECTIVE COMPANY	0.02%	\$91,546	\$74,131	\$0	-\$12,000	-16.19%
201	REGENT INSURANCE COMPANY	0.02%	\$89,387	\$84,836	-\$250	-\$532	-0.63%
202	ACCEPTANCE CASUALTY INSURANCE CO	0.02%	\$88,516	\$52,151	\$0	\$0	0.00%
203	HARTFORD CASUALTY INS CO	0.02%	\$87,918	\$73,022	\$1,250	\$47,590	65.17%
204	UNITED FIRE & INDEMNITY COMPANY	0.02%	\$87,617	\$14,802	\$0	\$4,000	27.02%
205	WESTERN SURETY COMPANY	0.02%	\$86,322	\$114,859	\$10,974	\$12,406	10.80%
206	NORTHBROOK PROPERTY & CASUALTY INS CO	0.02%	\$82,402	\$284,178	\$81,930	\$34,466	12.13%
207	EMPLOYERS REINSURANCE CORPORATION	0.02%	\$80,939	\$108,251	\$258,616	-\$353,507	-326.56%
208	WAUSAU BUSINESS INSURANCE COMPANY	0.02%	\$80,135	\$94,353	\$6,622	\$133,925	141.94%
209	INDIANA LUMBERMENS MUTUAL INS CO	0.02%	\$78,465	\$78,341	\$0	-\$258	-0.33%
210	SAFEGUARD INSURANCE COMPANY	0.02%	\$77,238	\$73,300	\$26,745	\$10,433	14.23%
211	NORTH AMERICAN SPECIALTY INS CO	0.02%	\$77,200	\$133,019	\$185,658	\$892,154	670.70%
212	LANCER INSURANCE COMPANY	0.02%	\$73,816	\$43,956	\$0	\$1,214,687	2763.42%
213	ACCEPTANCE INDEMNITY INSURANCE CO	0.02%	\$73,773	\$66,121	\$0	\$30,600	46.28%
214	STAR INSURANCE COMPANY	0.02%	\$64,313	\$15,672	\$766	-\$31,930	-203.74%
215	GOVERNMENT EMPLOYEES INSURANCE CO	0.01%	\$60,492	\$42,106	\$0	\$2,397	5.69%
216	AMERICAN CENTRAL INSURANCE COMPANY	0.01%	\$60,050	\$90,951	\$0	\$27,732	30.49%
217	SELECTIVE INS CO OF THE SOUTHEAST	0.01%	\$58,246	\$42,465	\$0	\$5,217	12.29%
218	SHELTER GENERAL INS CO	0.01%	\$57,878	\$87,709	\$91,090	\$24,995	28.50%
219	STATE NATIONAL INSURANCE COMPANY INC	0.01%	\$57,794	\$73,624	\$25,252	\$44,427	60.34%
220	MID CENTURY INSURANCE COMPANY	0.01%	\$57,529	\$52,623	\$0	-\$26,904	-51.13%
221	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.01%	\$57,137	\$57,789	\$0	-\$157,547	-272.62%
222	CIVIC PROPERTY & CASUALTY CO	0.01%	\$57,000	\$51,200	\$0	\$3,426	6.69%
223	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$56,435	\$56,200	\$404,158	\$422,788	752.29%
224	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.01%	\$55,522	\$57,992	\$999,999	\$1,358,316	2342.25%
225	GE CASUALTY INSURANCE COMPANY	0.01%	\$55,453	\$55,453	\$29,023	\$28,131	50.73%
226	MIDWESTERN INDEMNITY COMPANY THE	0.01%	\$54,239	\$10,717	\$0	\$4,423	41.27%
227	NORTH RIVER INSURANCE COMPANY THE	0.01%	\$54,108	\$44,253	\$13,952	-\$54,864	-123.98%
228	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.01%	\$52,678	\$77,210	\$239	-\$366,050	-474.10%
229	OWNERS INSURANCE COMPANY	0.01%	\$52,575	\$34,264	\$0	\$15,939	46.52%
230	ATHENA ASSURANCE COMPANY	0.01%	\$52,247	\$86,192	\$0	-\$68,173	-79.09%
231	NATIONAL INDEMNITY COMPANY	0.01%	\$51,069	\$30,267	\$323,036	-\$625,349	-2066.11%
232	OMAHA PROPERTY AND CASUALTY INS CO	0.01%	\$49,969	\$44,991	\$0	\$0	0.00%
233	UNIVERSAL FIRE & CASUALTY INS CO	0.01%	\$48,767	\$43,137	\$0	\$28,604	66.31%
234	AMICA MUTUAL INSURANCE COMPANY	0.01%	\$42,745	\$31,923	\$0	\$0	0.00%
235	CONNECTICUT INDEMNITY COMPANY THE	0.01%	\$42,562	\$26,054	-\$565	\$1,438,017	5519.37%
236	DEPOSITORS INSURANCE COMPANY	0.01%	\$41,278	\$38,178	\$0	\$8,011	20.98%
237	COUNTRY MUTUAL INSURANCE COMPANY	0.01%	\$41,029	\$37,287	\$0	\$11,646	31.23%

2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
238	DEERFIELD INSURANCE COMPANY	0.01%	\$40,103	\$73,962	\$0	-\$285,821	-386.44%
239	MARYLAND CASUALTY COMPANY	0.01%	\$39,091	\$80,761	\$121,590	-\$373,105	-461.99%
240	PENN AMERICA INS CO	0.01%	\$38,459	\$42,468	\$22,463	-\$17,307	-40.75%
241	COREGIS INSURANCE COMPANY	0.01%	\$37,104	\$101,455	\$675	\$397,580	391.88%
242	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$36,269	\$36,114	\$0	\$4,173	11.56%
243	HARLEYSVILLE INSURANCE COMPANY	0.01%	\$36,046	\$34,634	\$0	\$0	0.00%
244	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.01%	\$33,014	\$73,088	\$45,698	\$257,284	352.02%
245	LUMBERMENS UNDERWRITING ALLIANCE	0.01%	\$32,816	\$41,050	\$706	\$2,479	6.04%
246	COLONIAL AMERICAN CASUALTY AND SURETY C	0.01%	\$31,420	\$21,356	\$0	\$4,257	19.93%
247	TRANSQUARD INS CO OF AMERICA INC	0.01%	\$31,034	\$32,351	\$0	-\$1,227	-3.79%
248	ELECTRIC INSURANCE COMPANY	0.01%	\$30,920	\$27,849	\$0	\$0	0.00%
249	CHARTER OAK FIRE INSURANCE CO THE	0.01%	\$29,229	\$29,226	\$3,380	-\$149,913	-512.94%
250	CAROLINA CASUALTY INSURANCE COMPANY	0.01%	\$29,085	\$24,327	\$0	\$2,564	10.54%
251	GUIDEONE ELITE INSURANCE COMPANY	0.01%	\$28,715	\$24,554	\$0	\$4,396	17.90%
252	AMERICAN BANKERS INS CO OF FLORIDA	0.01%	\$28,277	\$26,589	\$0	\$13,688	51.48%
253	AMERICAN EMPLOYERS INSURANCE CO	0.01%	\$28,102	\$35,463	\$14,262	-\$192,522	-542.88%
254	PROPERTY & CASUALTY INS CO OF HARTFORD	0.01%	\$28,003	\$19,176	\$0	\$8,538	44.52%
255	OCCIDENTAL FIRE & CAS CO OF NC	0.01%	\$27,829	\$26,526	\$0	\$0	0.00%
256	TRAVELERS INDEMNITY CO OF AMERICA	0.01%	\$25,848	\$30,153	\$129,064	-\$136,830	-453.79%
257	SUMITOMO MARINE & FIRE INS CO OF AMERIC	0.01%	\$25,704	\$23,577	\$0	\$8,696	36.88%
258	SECURA SUPREME INSURANCE COMPANY	0.01%	\$24,333	\$18,413	\$0	\$3,198	17.37%
259	SAVERS PROPERTY & CASUALTY INS CO	0.01%	\$24,063	\$30,794	\$0	-\$17,721	-57.55%
260	MENDOTA INSURANCE COMPANY	0.01%	\$23,466	\$25,034	\$6,550	-\$15,885	-63.45%
261	GUIDEONE SPECIALTY MUTUAL INSURANCE CO	0.00%	\$21,137	\$29,015	\$0	\$3,843	13.24%
262	ATLANTIC INSURANCE COMPANY	0.00%	\$20,090	\$17,217	\$0	-\$2,880	-16.73%
263	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$19,833	\$25,143	\$51,060	-\$11,338	-45.09%
264	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$19,716	\$22,163	\$0	\$57,630	260.03%
265	GULF INSURANCE COMPANY UK LIMITED	0.00%	\$18,000	\$10,504	\$0	\$13,359	127.18%
266	AXA RE PROPERTY AND CASUALTY INS CO	0.00%	\$17,562	\$9,804	\$0	\$8,006	81.66%
267	GENERAL STAR NATIONAL INS CO	0.00%	\$16,320	\$56,970	\$0	\$163,000	286.12%
268	AMERICAN PROTECTION INSURANCE CO	0.00%	\$14,845	\$11,350	\$0	-\$99	-0.87%
269	STANDARD FIRE INSURANCE COMPANY	0.00%	\$14,264	\$14,529	\$0	-\$21,628	-148.86%
270	LM INSURANCE CORPORATION	0.00%	\$12,574	\$13,087	\$0	\$20,475	156.45%
271	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$12,560	\$29,758	\$3,675	-\$17,018	-57.19%
272	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$12,236	\$5,021	\$0	\$0	0.00%
273	SURETY BONDING COMPANY OF AMERICA	0.00%	\$11,065	\$20,255	\$0	-\$1,698	-8.38%
274	UNIVERSAL SURETY OF AMERICA	0.00%	\$10,738	\$8,964	\$0	\$223	2.49%
275	UNITED SECURITY INSURANCE COMPANY	0.00%	\$10,226	\$14,116	\$75,572	\$12,367	87.61%
276	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$10,145	\$8,167	\$0	\$0	0.00%
277	NCMIC INSURANCE COMPANY	0.00%	\$10,028	\$9,202	\$0	-\$1,225	-13.31%
278	NATIONAL LLOYDS INSURANCE COMPANY	0.00%	\$9,067	\$7,785	\$2,500	\$3,850	49.45%
279	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$8,585	\$7,581	\$0	\$11,252	148.42%
280	AMERICAN SOUTHERN INSURANCE COMPANY	0.00%	\$7,889	\$16,978	\$0	\$28,011	164.98%
281	REPUBLIC WESTERN INS CO	0.00%	\$6,941	\$9,073	\$28,500	\$47,559	524.18%
282	HORACE MANN INSURANCE COMPANY	0.00%	\$6,822	\$7,073	\$0	-\$361	-5.10%
283	AMEX ASSURANCE COMPANY	0.00%	\$6,492	\$6,267	\$0	\$0	0.00%
284	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO	0.00%	\$5,919	\$6,611	\$0	-\$168	-2.54%
285	AMERICAN INTERSTATE INS CO	0.00%	\$5,888	\$5,888	\$0	-\$155,142	-2634.88%
286	PHOENIX INSURANCE COMPANY THE	0.00%	\$5,438	\$5,110	\$0	-\$13,262	-259.53%
287	PHARMACISTS MUTUAL INSURANCE COMPANY	0.00%	\$4,524	\$3,895	\$0	\$0	0.00%
288	WESTFIELD INSURANCE COMPANY	0.00%	\$4,435	\$4,284	\$0	\$92	2.15%
289	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$4,384	\$3,674	\$0	\$0	0.00%
290	PENNSYLVANIA MANUFACTURERS ASSOC INS C	0.00%	\$3,772	\$3,772	\$0	\$2,115	56.07%
291	ALLSTATE INDEMNITY COMPANY	0.00%	\$3,356	\$3,122	\$0	\$0	0.00%
292	MGA INSURANCE COMPANY INC	0.00%	\$3,030	\$4,146	\$0	\$5,000	120.60%
293	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	\$2,864	\$44,352	-\$15,000	\$99,496	224.33%
294	PEERLESS INSURANCE COMPANY	0.00%	\$2,569	\$672	\$0	\$20,764	3089.88%
295	VALIANT INS CO	0.00%	\$2,490	\$2,846	\$0	\$1,006	35.35%
296	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.00%	\$1,932	\$1,809	\$0	-\$39	-2.16%

2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)

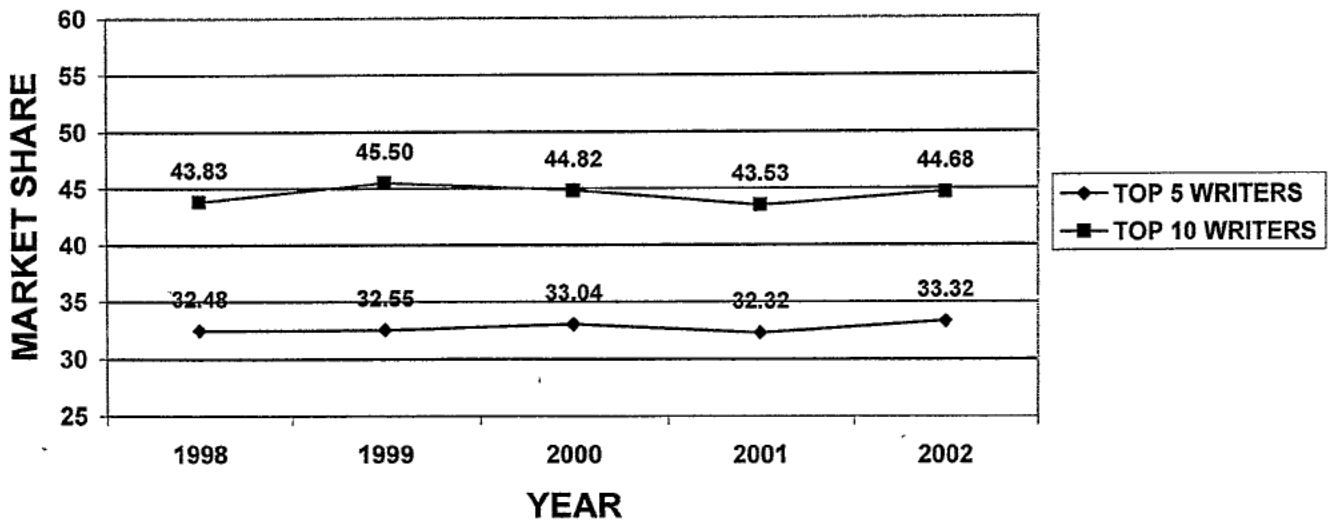
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
297	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$1,896	\$1,875	\$0	-\$1,198	-63.89%
298	STATE NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$1,633	\$7,527	\$0	\$0	0.00%
299	TIG INDEMNITY COMPANY	0.00%	\$1,500	\$688	\$0	-\$2,000	-290.70%
300	AIU INSURANCE COMPANY	0.00%	\$1,268	\$952	\$10,150	-\$8,150	-856.09%
301	K-M INSURANCE COMPANY	0.00%	\$1,201	\$1,201	\$0	\$0	0.00%
302	COLUMBIA NATIONAL INSURANCE COMPANY	0.00%	\$1,139	\$1,303	\$0	\$44,141	3387.64%
303	CONSTITUTION INSURANCE COMPANY	0.00%	\$1,080	\$1,080	\$0	\$769	71.20%
304	AXA CORPORATE SOLUTIONS INSURANCE COMPANY	0.00%	\$944	\$65,206	\$334,338	-\$430,481	-660.19%
305	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$804	\$75,589	\$0	\$63,460	83.95%
306	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$740	\$904	\$0	-\$159	-17.59%
307	MERASTAR INSURANCE COMPANY	0.00%	\$724	\$255	\$0	\$0	0.00%
308	REDLAND INSURANCE COMPANY	0.00%	\$600	\$600	\$500,000	-\$6,615	-1102.50%
309	MUTUAL FIRE AND STORM INSURANCE CO	0.00%	\$457	\$478	\$1,401	\$1,401	293.10%
310	WORLDWIDE INSURANCE COMPANY	0.00%	\$450	\$683	\$0	\$0	0.00%
311	MASSACHUSETTS BAY INS CO	0.00%	\$411	\$1,781	\$0	\$24,737	1388.94%
312	CAPITAL CITY INSURANCE COMPANY INC	0.00%	\$326	\$344	\$0	\$0	0.00%
313	ARGONAUT MIDWEST INSURANCE COMPANY	0.00%	\$305	\$305	\$0	\$8,500	2786.89%
314	MEDICAL LIABILITY ALLIANCE	0.00%	\$282	\$114	\$0	-\$6,000	-5263.16%
315	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$225	\$59	\$0	\$25	42.37%
316	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$204	\$204	\$28,938	-\$83,351	-40858.33%
317	NATIONAL LIABILITY & FIRE INS CO	0.00%	\$200	\$210	\$0	\$235	111.90%
318	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$179	\$4,639	\$1,560	\$288	6.21%
319	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$155	\$1,977	\$0	-\$100,124	-5064.44%
320	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$141	\$141	\$0	\$0	0.00%
321	MONTGOMERY WARD INSURANCE COMPANY	0.00%	\$127	\$127	\$0	\$0	0.00%
322	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$124	\$45	\$0	\$0	0.00%
323	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$33	\$35	\$0	-\$5,735	-16385.71%
324	CHUBB INDEMNITY INSURANCE COMPANY	0.00%	\$10	\$10	\$0	\$1	10.00%
325	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$604,439	\$144,460	N/A
326	ACE PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$189,241	\$551,226	N/A
327	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2,122,191	N/A
328	AMERICAN INTERNATIONAL SOUTH INS CO	0.00%	\$0	\$0	\$0	\$263	N/A
329	AMERICAN REINSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
330	AMERICAN STATES INSURANCE CO TX	0.00%	\$0	\$0	\$0	-\$15	N/A
331	AMERICAN STATES PREFERRED INS CO	0.00%	\$0	\$0	\$0	-\$360	N/A
332	ARGONAUT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$300,114	N/A
333	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$3,672	\$356,593	\$53,974	1469.88%
334	ATLANTA INTERNATIONAL INS CO	0.00%	\$0	\$0	\$0	\$199,072	N/A
335	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6,026	N/A
336	BIRMINGHAM FIRE INS CO OF PA	0.00%	\$0	\$0	\$0	\$12,805	N/A
337	BITUMINOUS FIRE AND MARINE INS CO	0.00%	\$0	\$0	\$0	\$3,600	N/A
338	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$691,449	N/A
339	CAMDEN FIRE INSURANCE ASSOCIATION THE	0.00%	\$0	\$0	\$0	\$17,385	N/A
340	CHICAGO INSURANCE COMPANY	0.00%	\$0	-\$2,060	\$0	\$144,694	-7023.98%
341	CHURCH INSURANCE CO THE	0.00%	\$0	\$0	\$0	-\$765	N/A
342	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$463	N/A
343	COLORADO CASUALTY INSURANCE COMPANY	0.00%	\$0	\$842	\$0	-\$911	-108.19%
344	DAIMLERCHRYSLER INSURANCE COMPANY	0.00%	\$0	\$51,208	\$0	\$0	0.00%
345	ESURANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7,927	N/A
346	EVEREST REINSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,907	N/A
347	EVERGREEN NATIONAL INDEMNITY COMPANY	0.00%	\$0	\$247	\$0	-\$3,928	-1590.28%
348	FAIRFIELD INSURANCE COMPANY	0.00%	\$0	\$313	\$0	\$0	0.00%
349	FARMERS INSURANCE COMPANY INC	0.00%	\$0	\$0	\$53	-\$1,523	N/A
350	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$19,590	N/A
351	FIDELITY AND CASUALTY CO OF NY	0.00%	\$0	\$0	\$19,726	-\$25,357	N/A
352	FIRE INSURANCE EXCHANGE	0.00%	\$0	\$0	\$0	-\$511	N/A
353	FOLKSAMERICA REINSURANCE COMPANY	0.00%	\$0	\$0	-\$271,509	-\$271,509	N/A
354	GATEWAY INSURANCE COMPANY	0.00%	\$0	\$0	\$1,000	-\$99,000	N/A
355	GRANITE STATE INSURANCE COMPANY	0.00%	\$0	\$2	\$0	-\$2,590,861	-129543050.00%

2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)

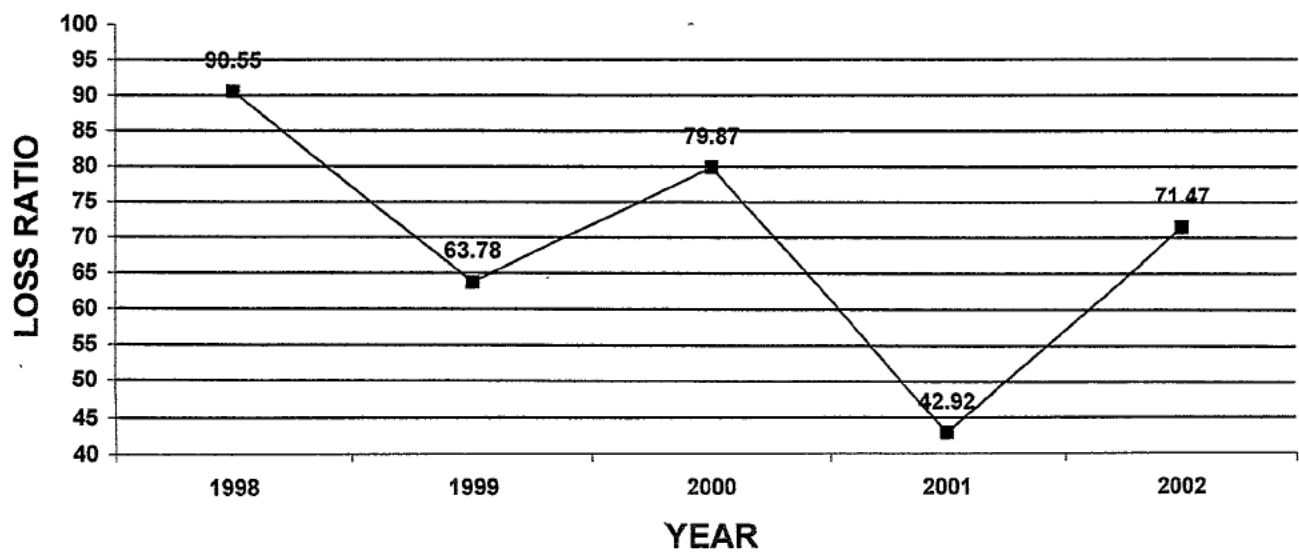
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
356	HARLEYSVILLE MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1	N/A
357	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$0	\$370	N/A
358	HOUSTON GENERAL INS CO	0.00%	\$0	\$0	\$0	-\$2,316	N/A
359	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,310,041	N/A
360	INSURANCE CO OF THE STATE OF PA	0.00%	\$0	\$1	\$0	\$1,196,150	119615000.00%
361	INSURANCE COMPANY OF THE WEST	0.00%	\$0	\$226,320	\$582,370	\$1,135,366	501.66%
362	INTERNATIONAL BUS & MERCANTILE REASSUR	0.00%	\$0	\$206	\$0	\$0	0.00%
363	JEFFERSON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,876	N/A
364	MEDICAL ASSURANCE CO INC THE	0.00%	\$0	\$0	\$0	-\$267,020	N/A
365	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$2,084	N/A
366	NEW ENGLAND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$31,453	N/A
367	NORTH STAR REINSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$1	N/A
368	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	-\$8	N/A
369	OHIC INSURANCE COMPANY	0.00%	\$0	\$0	\$368	\$4,910	N/A
370	OHIO FARMERS INSURANCE CO	0.00%	\$0	\$0	\$0	\$10	N/A
371	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	\$0	\$0	\$1,001,804	-\$455,909	N/A
372	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	-\$49,198	N/A
373	PRUDENTIAL GENERAL INS CO	0.00%	\$0	\$0	\$0	-\$219	N/A
374	REPUBLIC INSURANCE COMPANY	0.00%	\$0	\$0	\$77,933	-\$129,567	N/A
375	SEABOARD SURETY COMPANY	0.00%	\$0	\$0	\$0	-\$8,439	N/A
376	SHELBY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,866	N/A
377	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$0	\$0	\$0	-\$26,333	N/A
378	STONINGTON INSURANCE COMPANY	0.00%	\$0	\$0	\$22,500	-\$108,177	N/A
379	TIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$16,000	N/A
380	TITAN INDEMNITY COMPANY	0.00%	\$0	\$0	\$17,500	\$8,624	N/A
381	TOYOTA MOTOR INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$9,290	N/A
382	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$0	\$0	\$0	-\$21,209	N/A
383	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$16,125	N/A
384	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4	N/A
385	WESTPORT INSURANCE CORPORATION	0.00%	\$0	\$0	\$833,847	\$1,003,694	N/A
386	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	-\$6	-\$6	\$1	-\$143,268	2387800.00%
387	FIRST COMMUNITY INSURANCE COMPANY	0.00%	-\$20	\$493	\$0	-\$161	-32.66%
388	ECONOMY FIRE & CASUALTY COMPANY	0.00%	-\$69	\$5,506	\$125,281	-\$11,427	-207.54%
389	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	-\$211	\$14,201	\$0	-\$5,968	-42.03%
390	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	-\$437	\$8,851	\$1,462	-\$6,952	-78.54%
391	ST PAUL PROPERTY & CASUALTY INS CO	0.00%	-\$2,445	\$10,829	\$108,817	-\$281,080	-2595.62%
392	GROCERS INSURANCE COMPANY	0.00%	-\$7,999	\$37,153	\$47,303	\$17,007	45.78%
393	FARMLAND MUTUAL INSURANCE COMPANY	-0.01%	-\$21,822	-\$11,383	\$6,120	\$27,096	-238.04%
394	NATIONAL UNION FIRE INSURANCE CO OF PITTSBURG	-0.02%	-\$68,587	-\$5,691,489	-\$2,255,239	\$40,273,995	-707.62%
395	NEW HAMPSHIRE INSURANCE COMPANY	-0.02%	-\$78,222	-\$326,001	-\$1	\$1,776,840	-545.04%
396	GUARANTY NATIONAL INSURANCE COMPANY	-0.02%	-\$90,981	\$7,399,531	\$5,003,227	\$3,572,296	48.28%
397	AMERICAN HOME ASSURANCE COMPANY	-0.05%	-\$210,762	-\$172,704	\$1	\$3,435,189	-1989.06%
TOTAL		100.00%	\$425,257,409	\$357,514,322	\$160,289,263	\$255,525,107	71.47%

MISSOURI OTHER LIABILITY INSURANCE
(Bodily Injury & Property Damage)

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

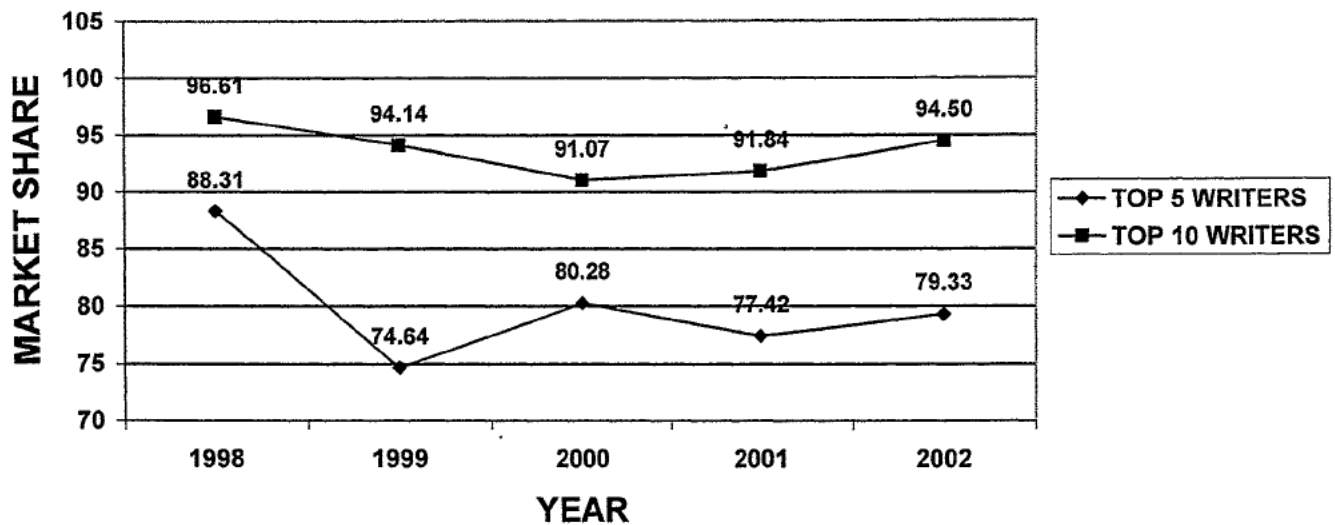


2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Warranty Programs/Service Contracts)

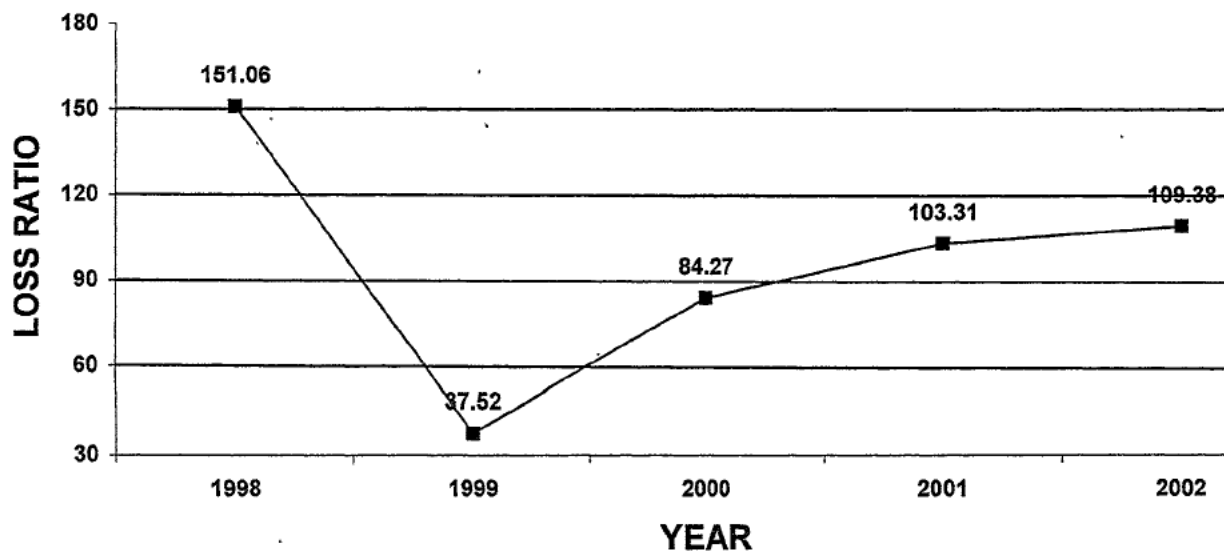
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FIREMENS INS CO OF NEWARK NEW JERSEY	38.06%	\$9,702,741	\$4,864,200	\$4,668,328	\$4,668,328	95.97%
2	LYNDON PROPERTY INSURANCE COMPANY	11.64%	\$2,968,059	\$6,137,195	\$12,877,044	\$12,859,011	209.53%
3	CATERPILLAR INSURANCE COMPANY	10.74%	\$2,738,012	\$827,561	\$458,477	\$707,912	85.54%
4	AMERICAN ROAD INSURANCE COMPANY	10.19%	\$2,598,363	\$3,193,432	\$2,001,227	\$1,779,267	55.72%
5	UNIVERSAL UNDERWRITERS INS CO	8.70%	\$2,216,821	\$838,416	\$1,019,911	\$1,042,019	124.28%
6	COMBINED SPECIALTY INSURANCE COMPANY	4.59%	\$1,171,095	\$1,998,333	\$3,603,056	\$3,552,057	177.75%
7	WESTCHESTER FIRE INSURANCE COMPANY	4.08%	\$1,040,500	\$1,040,500	\$543,483	\$543,483	52.23%
8	TOYOTA MOTOR INSURANCE COMPANY	2.69%	\$685,885	\$893,637	\$900,797	\$892,849	99.91%
9	CONTINENTAL INSURANCE COMPANY THE	2.21%	\$563,904	\$254,520	\$105,911	\$105,911	41.61%
10	FIREMANS FUND INSURANCE COMPANY	1.60%	\$406,948	\$343,577	\$299,519	-\$205,431	-59.79%
11	SAVERS PROPERTY & CASUALTY INS CO	1.48%	\$376,182	\$772,862	\$0	-\$82,556	-10.68%
12	AMERICAN BANKERS INS CO OF FLORIDA	1.32%	\$337,765	\$818,480	\$569,985	\$512,798	62.65%
13	HERITAGE INDEMNITY COMPANY	0.70%	\$179,550	\$279,421	\$348,266	\$342,556	122.59%
14	AMERICAN MERCURY INSURANCE COMPANY	0.50%	\$128,228	\$162,048	\$138,731	\$139,038	85.80%
15	INSURANCE CORPORATION OF NEW YORK	0.43%	\$109,900	\$34,044	\$0	\$15,945	46.84%
16	CIM INSURANCE CORPORATION	0.30%	\$77,336	\$64,932	\$12,442	\$12,442	19.16%
17	FFG INSURANCE COMPANY	0.30%	\$76,134	\$74,111	\$25,076	\$24,632	33.24%
18	ROYAL INSURANCE COMPANY OF AMERICA	0.30%	\$75,975	\$278,711	\$0	\$0	0.00%
19	MIC PROPERTY AND CASUALTY INS CORP	0.27%	\$68,355	\$66,437	\$30,263	\$30,263	45.55%
20	OLD REPUBLIC MINNEHOMA INSURANCE CO	0.23%	\$57,708	\$73,935	\$60,840	\$61,771	83.55%
21	AMERICAN RELIABLE INSURANCE COMPANY	0.21%	\$54,064	\$83,705	\$9,177	\$16,851	20.13%
22	AMERICAN SAFETY CASUALTY INSURANCE CO	0.19%	\$48,739	\$53,254	\$12,638	\$18,758	35.22%
23	STAR INSURANCE COMPANY	0.16%	\$41,940	\$97,350	\$6,584	-\$266,088	-273.33%
24	AMEX ASSURANCE COMPANY	0.14%	\$36,898	\$36,898	\$38,091	\$38,091	103.23%
25	NATIONAL AMERICAN INSURANCE COMPANY	0.11%	\$28,056	\$48,910	\$8,500	-\$23,323	-47.69%
26	ALLSTATE INSURANCE COMPANY	0.07%	\$16,879	\$234,732	\$173,873	\$160,915	68.55%
27	MEDMARC CASUALTY INSURANCE COMPANY	0.04%	\$10,375	\$9,683	\$0	\$170,565	1761.48%
28	OHIO INDEMNITY COMPANY	0.01%	\$1,669	\$1,413	\$5,072	\$6,241	441.68%
29	DEALERS ASSURANCE COMPANY	0.00%	\$823	\$26,610	\$20,213	\$18,690	70.24%
30	OLD REPUBLIC INSURANCE COMPANY	0.00%	\$463	\$5,653	\$0	\$0	0.00%
31	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	\$0	\$563	\$980	\$10,608	1884.19%
32	AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$63	\$0	\$0	0.00%
33	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	\$9,999	N/A
34	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$2,060	\$0	-\$8,589	-416.94%
35	FACTORY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$24,124	N/A
36	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$0	\$0	\$0	-\$3,090	N/A
37	GEICO GENERAL INS CO	0.00%	\$0	\$0	\$0	-\$100	N/A
38	INTERSTATE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$2,726	N/A
39	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$150	\$58,924	N/A
40	COMMERCIAL INS CO OF NEWARK NJ	0.00%	-\$7	-\$1,983	\$20,312	\$20,312	-1024.31%
41	AMERICAN INSURANCE COMPANY THE	0.00%	-\$54	-\$54	\$0	-\$15,926	29492.59%
42	ROYAL INDEMNITY COMPANY	0.00%	-\$825	\$10,436	\$11,745	\$11,744	112.53%
43	TRAVELERS INDEMNITY COMPANY	-0.01%	-\$2,037	-\$2,037	\$0	\$473,198	-23230.14%
44	WESTERN DIVERSIFIED CASUALTY INS CO	-0.02%	-\$5,789	\$217,717	\$393,442	\$373,721	171.65%
45	AMERICAN NATIONAL PROPERTY & CASUALTY C	-0.27%	-\$69,080	\$1,127,995	\$0	\$0	0.00%
46	OLD UNITED CASUALTY COMPANY	-0.97%	-\$247,170	\$1,291,483	\$688,088	\$629,612	48.75%
TOTAL		100.00%	\$25,494,405	\$26,260,804	\$29,052,221	\$28,724,806	109.38%

MISSOURI OTHER LIABILITY INSURANCE
(Warranty Programs/Service Contracts)

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

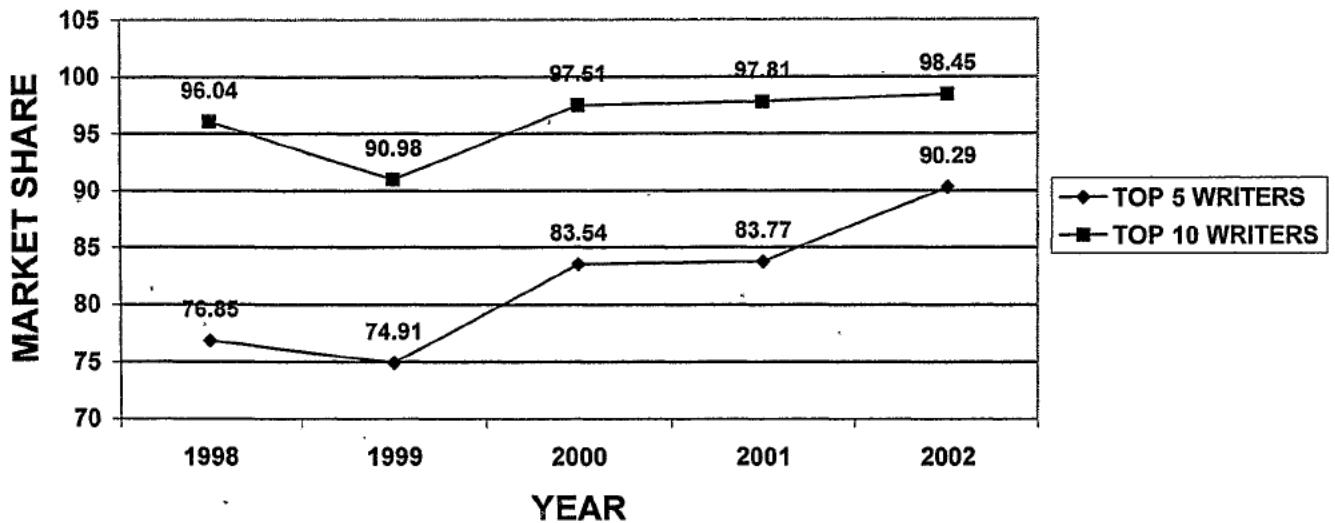


**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - EXCESS WORKERS COMPENSATION**

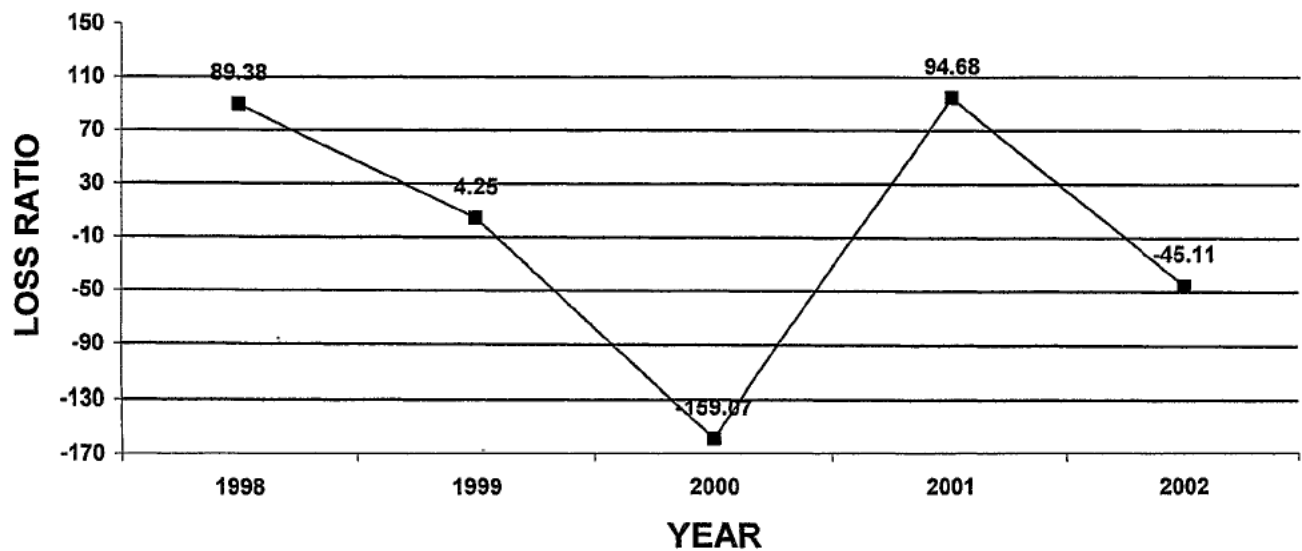
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	SAFETY NATIONAL CASUALTY CORPORATION	35.87%	\$4,799,179	\$4,305,688	\$1,611,742	\$886,525	20.59%
2	MIDWEST EMPLOYERS CASUALTY COMPANY	29.55%	\$3,953,163	\$3,331,901	\$203,963	\$1,130,490	33.93%
3	EMPLOYERS REINSURANCE CORPORATION	11.73%	\$1,569,273	\$1,385,779	\$748,851	-\$465,422	-33.59%
4	ZURICH AMERICAN INSURANCE COMPANY	7.23%	\$967,794	\$725,530	\$0	-\$120,405	-16.60%
5	CONTINENTAL CASUALTY COMPANY	5.92%	\$791,522	\$618,937	\$0	-\$773,943	-125.04%
6	LIBERTY INSURANCE CORPORATION	2.29%	\$306,210	\$306,244	\$0	\$0	0.00%
7	OLD REPUBLIC INSURANCE COMPANY	2.00%	\$267,371	\$198,200	\$41,803	\$0	0.00%
8	NATIONAL UNION FIRE INS CO OF PITTSBURG	1.77%	\$236,793	\$2,845,795	\$1,108,794	-\$8,792,484	-308.96%
9	GENERAL REINSURANCE CORPORATION	1.32%	\$176,182	\$274,702	\$65,739	\$420,293	153.00%
10	AMERICAN HOME ASSURANCE COMPANY	0.79%	\$105,381	\$86,352	\$0	\$0	0.00%
11	INSURANCE CORPORATION OF HANNOVER	0.72%	\$95,954	\$70,522	\$242	\$21,833	30.96%
12	NEW HAMPSHIRE INSURANCE COMPANY	0.29%	\$39,111	\$30,303	\$0	\$3,911	12.91%
13	TRAVELERS INDEMNITY CO OF ILLINOIS	0.28%	\$37,270	\$28,157	\$167	\$68,796	244.33%
14	SENTRY INSURANCE A MUTUAL COMPANY	0.16%	\$21,241	\$20,759	\$0	\$16,002	77.08%
15	AMERICAN ZURICH INSURANCE COMPANY	0.10%	\$13,250	\$13,251	\$0	\$0	0.00%
16	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$3	\$3	\$0	\$0	0.00%
17	AMERICAN ALTERNATIVE INS CORP	0.00%	\$0	\$42,576	\$0	\$0	0.00%
18	AMERICAN CASUALTY CO OF READING PA	0.00%	\$0	\$0	\$0	-\$142,707	N/A
19	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	\$1	N/A
20	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$5	N/A
21	NATIONAL REINSURANCE CORP THE	0.00%	\$0	\$0	\$0	-\$173,000	N/A
22	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$13	N/A
23	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$50,378	\$225,001	N/A
24	TRANSCONTINENTAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$90,240	N/A
25	TRANSPORTATION INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$8,346	N/A
26	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$245,819	\$1,367,284	N/A
27	TRAVELERS CASUALTY AND SURETY CO OF AMER	0.00%	\$0	\$0	\$0	\$3	N/A
28	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$0	\$0	\$0	\$3	N/A
29	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$17,681	N/A
TOTAL		100.00%	\$13,379,697	\$14,284,699	\$4,077,498	-\$6,444,068	-45.11%

MISSOURI OTHER LIABILITY INSURANCE
(Excess Workers Compensation)

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRODUCT LIABILITY (Bodily Injury & Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ST PAUL FIRE & MARINE INSURANCE CO	12.02%	\$4,385,632	\$3,548,086	\$3,125,693	\$4,215,827	118.82%
2	AMERICAN GUARANTEE & LIABILITY INS CO	10.62%	\$3,876,484	\$2,400,011	\$0	\$2,187,984	91.17%
3	ZURICH AMERICAN INSURANCE COMPANY	5.73%	\$2,089,790	\$2,384,830	\$154,908	\$768,524	32.23%
4	FEDERATED MUTUAL INSURANCE COMPANY	4.95%	\$1,804,803	\$1,705,531	\$155,381	\$418,873	24.56%
5	UNITED FIRE AND CASUALTY COMPANY	4.73%	\$1,725,954	\$1,592,821	\$355,320	\$650,088	40.81%
6	LIBERTY MUTUAL FIRE INSURANCE CO	4.51%	\$1,645,556	\$2,024,138	\$72,135	\$572,350	28.28%
7	CINCINNATI INS CO THE	3.66%	\$1,336,412	\$1,285,664	\$48,264	\$337,808	26.27%
8	AMERICAN MANUFACTURERS MUTUAL INS CO	3.64%	\$1,326,527	\$1,046,238	\$18,000	\$512,560	48.99%
9	FEDERAL INSURANCE COMPANY	3.62%	\$1,320,795	\$1,234,073	\$17,553,650	\$11,426,324	925.90%
10	LUMBERMENS MUTUAL CASUALTY CO	2.51%	\$916,238	\$908,523	\$104,433	\$673,339	74.11%
11	UNIVERSAL UNDERWRITERS INS CO	2.31%	\$842,805	\$826,208	\$223,794	\$761,538	92.17%
12	TWIN CITY FIRE INS CO	2.15%	\$784,492	\$755,284	\$60,000	\$1,042,234	137.99%
13	NATIONAL SURETY CORPORATION	2.14%	\$780,057	\$548,628	\$460,251	\$8,406,501	1532.28%
14	ELECTRIC INSURANCE COMPANY	2.10%	\$765,775	\$536,874	\$292,780	\$651,966	121.44%
15	RANGER INSURANCE COMPANY	2.08%	\$759,971	\$607,985	\$0	\$0	0.00%
16	ST PAUL MERCURY INSURANCE COMPANY	2.07%	\$754,328	\$891,761	\$529,424	\$980,162	109.91%
17	TRAVELERS INDEMNITY CO OF ILLINOIS	1.81%	\$662,210	\$1,076,091	\$1,517,258	\$45,631	4.24%
18	STATE AUTO PROPERTY & CASUALTY INS CO	1.76%	\$641,454	\$622,961	\$8,812	\$116,764	18.74%
19	ROYAL INSURANCE COMPANY OF AMERICA	1.49%	\$544,779	\$487,438	\$583,597	\$9,166,797	1880.61%
20	GREENWICH INSURANCE COMPANY	1.23%	\$447,196	\$491,180	\$0	-\$473,661	-96.43%
21	LIBERTY MUTUAL INSURANCE COMPANY	1.19%	\$434,362	\$370,921	\$0	\$363,585	98.02%
22	SENTRY SELECT INSURANCE COMPANY	1.10%	\$400,478	\$339,272	\$7,227	-\$339	-0.10%
23	HARTFORD FIRE INSURANCE COMPANY	1.00%	\$363,539	\$251,601	\$114,364	\$1,776,147	705.94%
24	AMERICAN INSURANCE COMPANY THE	0.99%	\$359,712	\$190,992	\$12,500	\$226,123	118.39%
25	GRINNELL MUTUAL REINSURANCE COMPANY	0.98%	\$357,330	\$352,322	\$11,544	\$58,207	16.52%
26	GREAT NORTHERN INSURANCE COMPANY	0.93%	\$338,181	\$302,893	\$69,525	-\$989,012	-326.52%
27	CONTINENTAL CASUALTY COMPANY	0.88%	\$321,703	\$234,611	-\$7,420	-\$437,380	-186.43%
28	AMERICAN MOTORISTS INSURANCE CO	0.86%	\$313,851	\$273,289	\$0	\$33,211	12.15%
29	SECURA INSURANCE A MUTUAL COMPANY	0.85%	\$310,241	\$306,751	\$500	\$80,154	26.13%
30	EMPLOYERS MUTUAL CASUALTY COMPANY	0.84%	\$307,434	\$296,175	\$7,769	\$46,030	15.54%
31	ALLIANZ INSURANCE COMPANY	0.78%	\$286,000	\$269,125	\$1,699,830	\$1,457,543	541.59%
32	ROYAL INDEMNITY COMPANY	0.75%	\$273,557	\$259,914	\$273,917	\$489,244	188.23%
33	NATIONWIDE MUTUAL INSURANCE COMPANY	0.74%	\$269,895	\$185,316	\$975	-\$4,900	-2.64%
34	AMERICAN AUTOMOBILE INSURANCE CO	0.73%	\$267,042	\$456,535	\$0	\$108,395	23.74%
35	UNITED STATES FIRE INSURANCE CO	0.73%	\$265,864	\$2,073,653	\$1,848,302	\$3,181,507	153.43%
36	INDIANA LUMBERMENS MUTUAL INS CO	0.72%	\$264,323	\$253,367	\$8,159	\$52,920	20.89%
37	MID-CONTINENT CASUALTY COMPANY	0.70%	\$253,956	\$141,524	\$0	\$0	0.00%
38	ACE AMERICAN INSURANCE COMPANY	0.69%	\$252,091	\$238,815	\$0	\$15,662	6.56%
39	AMCO INSURANCE COMPANY	0.68%	\$247,617	\$196,524	\$3,393	-\$64,599	-32.87%
40	ST PAUL GUARDIAN INSURANCE COMPANY	0.64%	\$234,415	\$356,820	\$60,781	-\$227,432	-63.74%
41	SENTRY INSURANCE A MUTUAL COMPANY	0.56%	\$203,476	\$216,463	-\$39,093	-\$59,369	-27.43%
42	KEMPER CASUALTY INSURANCE COMPANY	0.41%	\$149,640	\$275,477	\$0	\$542,395	196.89%
43	AMERICAN STATES INSURANCE COMPANY	0.40%	\$147,319	\$149,161	\$737	-\$36,584	-24.53%
44	OLD REPUBLIC INSURANCE COMPANY	0.37%	\$136,666	\$137,655	\$116,340	\$53,667	38.99%
45	FEDERATED SERVICE INSURANCE COMPANY	0.37%	\$134,154	\$114,985	\$0	-\$13,042	-11.34%
46	OHIO CASUALTY INSURANCE COMPANY	0.35%	\$127,902	\$117,072	\$5,519	\$38,177	32.61%
47	GENESIS INSURANCE COMPANY	0.35%	\$126,043	\$124,788	\$0	\$295,000	236.40%
48	AMERICAN AND FOREIGN INSURANCE CO	0.34%	\$123,999	\$148,762	\$0	\$99,171	66.66%
49	PACIFIC EMPLOYERS INSURANCE COMPANY	0.32%	\$115,805	\$104,912	\$18,312	-\$170,949	-162.95%
50	TRANSPORTATION INSURANCE COMPANY	0.27%	\$99,285	\$76,213	\$21,535	\$287,951	377.82%
51	NORTH AMERICAN SPECIALTY INS CO	0.24%	\$88,253	\$75,068	\$0	\$3,278	4.37%
52	OAK RIVER INSURANCE COMPANY	0.23%	\$84,514	\$77,931	\$0	\$73,938	94.88%
53	AMERICAN CASUALTY CO OF READING PA	0.23%	\$83,027	\$47,888	\$3,202	-\$934,578	-1951.59%
54	EMPIRE FIRE AND MARINE INSURANCE CO	0.21%	\$78,156	\$42,140	\$0	-\$7,647	-18.15%
55	COLUMBIA MUTUAL INSURANCE CO	0.21%	\$77,539	\$73,472	\$0	\$0	0.00%
56	LIBERTY INSURANCE CORPORATION	0.21%	\$75,111	\$124,090	\$309,159	\$421,194	339.43%
57	UNITED STATES FIDELITY & GUARANTY CO	0.20%	\$72,053	\$58,493	\$32,898	\$765,351	1308.45%
58	STATE AUTOMOBILE MUTUAL INS CO	0.20%	\$71,171	\$79,682	\$0	\$7,471	9.38%
59	WINTERHUR INTERNATIONAL AMERICA INS CO	0.18%	\$64,746	\$65,572	\$3,800	-\$319,220	-486.82%
60	AMERISURE INSURANCE COMPANY	0.17%	\$63,117	\$46,834	\$0	\$1,270	2.71%

2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRODUCT LIABILITY (Bodily Injury & Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	SELECTIVE INSURANCE CO OF S CAROLINA	0.16%	\$58,730	\$67,316	\$3,911	\$31,715	47.11%
62	RLI INSURANCE COMPANY	0.16%	\$56,987	\$40,872	\$0	-\$137,650	-336.78%
63	AMERICAN FIRE & CASUALTY COMPANY	0.14%	\$52,636	\$49,918	\$0	\$3,850	7.71%
64	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.14%	\$49,526	\$40,366	\$0	\$0	0.00%
65	AMERISURE MUTUAL INSURANCE COMPANY	0.13%	\$46,900	\$31,883	\$0	\$5,773	18.11%
66	FIDELITY AND GUARANTY INSURANCE COMPANY	0.13%	\$46,223	\$41,915	\$60,000	-\$40,416	-96.42%
67	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.12%	\$45,103	\$73,761	\$11,900	-\$15,002	-20.34%
68	WEST AMERICAN INSURANCE COMPANY	0.12%	\$42,789	\$36,405	\$0	\$4,617	12.68%
69	GENERAL CASUALTY CO OF WISCONSIN	0.12%	\$42,744	\$41,219	\$0	-\$1,214	-2.95%
70	HARLEYSVILLE INSURANCE COMPANY	0.11%	\$41,041	\$28,792	\$0	\$0	0.00%
71	CAPITOL INDEMNITY CORPORATION	0.11%	\$40,989	\$35,681	\$0	\$0	0.00%
72	NORTHLAND INSURANCE COMPANY	0.11%	\$39,961	\$24,409	\$0	\$3,964	16.24%
73	NATIONAL AMERICAN INSURANCE COMPANY	0.10%	\$38,310	\$41,042	\$0	-\$8,062	-19.64%
74	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.10%	\$37,532	\$38,780	\$0	-\$79,458	-204.89%
75	WAUSAU UNDERWRITERS INS CO	0.10%	\$37,513	\$34,747	\$55,000	-\$24,265	-69.83%
76	DISCOVER PROPERTY AND CASUALTY INS CO	0.10%	\$36,874	\$32,498	\$0	\$8,303	25.55%
77	TRINITY UNIVERSAL INSURANCE COMPANY	0.10%	\$36,296	\$22,468	\$0	\$2,064	9.19%
78	FIDELITY & GUARANTY INS UNDERWRITERS	0.10%	\$35,692	\$36,167	\$0	-\$12,503	-34.57%
79	ALLSTATE INSURANCE COMPANY	0.10%	\$34,960	\$40,448	\$4,054	-\$203,812	-503.89%
80	SHELTER MUTUAL INSURANCE CO	0.09%	\$34,573	\$30,524	\$0	-\$30,558	-100.11%
81	AMERICAN HOME ASSURANCE COMPANY	0.09%	\$33,451	\$53,526	\$12,981	\$2,167	4.05%
82	SELECTIVE INS CO OF THE SOUTHEAST	0.09%	\$32,417	\$28,301	\$0	\$2,015	7.12%
83	VALLEY FORGE INSURANCE COMPANY	0.08%	\$30,253	\$21,133	\$0	\$87,775	415.35%
84	AMERICAN FAMILY MUTUAL INS CO	0.08%	\$28,812	\$23,270	\$50,775	\$49,775	213.90%
85	NATIONAL INDEMNITY COMPANY	0.08%	\$28,209	\$16,513	\$0	\$4,191	25.38%
86	ATLANTIC MUTUAL INSURANCE COMPANY	0.07%	\$26,555	\$23,191	\$0	\$23,192	100.00%
87	FARMERS INSURANCE EXCHANGE	0.07%	\$26,235	\$28,995	\$2,500	-\$549,191	-1894.09%
88	GERLING AMERICA INSURANCE COMPANY	0.07%	\$26,232	\$26,930	\$967,500	-\$94,531	-351.02%
89	FIREMANS FUND INSURANCE COMPANY	0.07%	\$26,030	\$53,906	-\$326,193	\$36,492,228	67696.04%
90	NORTHBROOK PROPERTY & CASUALTY INS CO	0.07%	\$25,909	\$54,082	\$2,480	-\$48,565	-89.80%
91	BITUMINOUS CASUALTY CORPORATION	0.07%	\$25,878	\$26,461	\$0	\$32,500	122.82%
92	UNITED FIRE & INDEMNITY COMPANY	0.07%	\$25,550	\$4,776	\$0	\$2,000	41.88%
93	SAFEGUARD INSURANCE COMPANY	0.07%	\$24,492	\$22,918	\$0	\$5,288	23.07%
94	QBE INSURANCE CORPORATION	0.07%	\$23,982	\$13,649	\$0	\$7,804	57.18%
95	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.06%	\$23,719	\$39,176	\$2,833,038	\$4,520,408	11538.72%
96	ATHENA ASSURANCE COMPANY	0.06%	\$22,967	\$44,656	\$0	-\$28,544	-63.92%
97	WAUSAU BUSINESS INSURANCE COMPANY	0.06%	\$21,068	\$32,937	\$17,500	\$3,779	11.47%
98	SECURITY NATIONAL INSURANCE COMPANY	0.06%	\$20,829	\$28,803	\$0	-\$2,986	-10.37%
99	FARMERS ALLIANCE MUTUAL INS CO	0.05%	\$19,305	\$20,940	\$3,342	\$3,342	15.96%
100	HAWKEYE SECURITY INSURANCE COMPANY	0.05%	\$17,723	\$4,452	\$0	\$1,854	41.64%
101	GLOBE INDEMNITY COMPANY	0.04%	\$16,108	\$16,115	\$0	\$19,235	119.36%
102	AMERICAN PROTECTION INSURANCE CO	0.04%	\$14,533	\$11,129	\$0	\$0	0.00%
103	TRANSCONTINENTAL INSURANCE COMPANY	0.04%	\$14,274	\$7,729	\$121,044	-\$523,091	-6767.90%
104	WESTCHESTER FIRE INSURANCE COMPANY	0.04%	\$14,234	\$23,931	\$1,893,403	\$1,449,496	6056.98%
105	INSURANCE CORPORATION OF HANNOVER	0.04%	\$13,163	\$6,060	\$0	\$1,776	29.31%
106	COOPERATIVE MUTUAL INSURANCE COMPANY	0.04%	\$13,048	\$7,700	\$34,300	\$23,807	309.18%
107	PACIFIC INDEMNITY COMPANY	0.04%	\$13,019	\$9,602	\$3,797	\$4,402	45.84%
108	MEDMARC CASUALTY INSURANCE COMPANY	0.03%	\$12,500	\$13,525	\$2,000,000	\$663,296	4904.22%
109	LUMBERMENS UNDERWRITING ALLIANCE	0.03%	\$11,433	\$18,902	\$2,000	-\$6,622	-35.03%
110	GENERAL SECURITY NATIONAL INSURANCE CO	0.03%	\$10,000	\$8,992	\$0	\$11,900	132.34%
111	ZURICH AMERICAN INS CO OF ILLINOIS	0.03%	\$9,809	\$873	\$0	\$5,021	575.14%
112	AMERICAN ZURICH INSURANCE COMPANY	0.03%	\$9,619	\$9,526	\$0	-\$19,995	-209.90%
113	ONEBEACON INSURANCE COMPANY	0.02%	\$8,632	\$9,363	\$0	-\$4,958,945	-52963.21%
114	AMERICAN EMPLOYERS INSURANCE CO	0.02%	\$8,106	\$5,747	\$77,750	-\$504,003	-8769.85%
115	AMERICAN ECONOMY INSURANCE COMPANY	0.02%	\$7,448	\$8,310	\$0	\$4,244	51.07%
116	CONNECTICUT INDEMNITY COMPANY THE	0.02%	\$6,280	\$6,261	\$0	\$572	9.14%
117	ONEBEACON AMERICA INSURANCE COMPANY	0.02%	\$6,225	\$6,073	\$0	-\$7,066,862	-116365.26%
118	HANOVER INSURANCE COMPANY THE	0.02%	\$6,214	\$5,765	\$0	\$0	0.00%
119	CLARENDON NATIONAL INS CO	0.02%	\$6,000	\$1,944	\$0	\$1,383	71.14%

2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRODUCT LIABILITY (Bodily Injury & Property Damage)

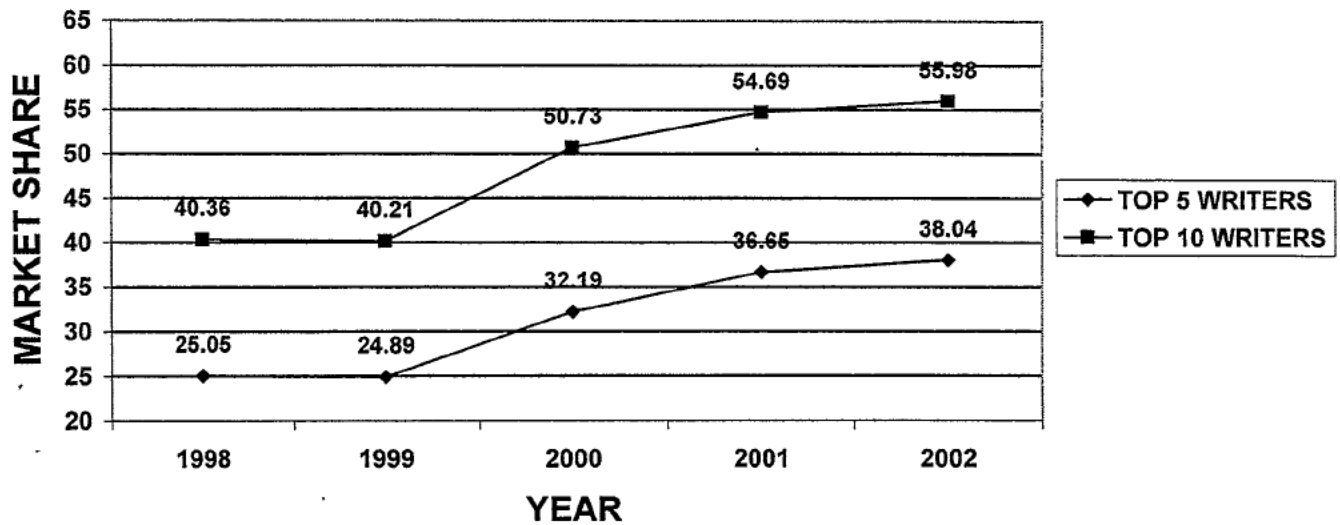
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.02%	\$5,960	\$5,796	\$0	\$517	8.92%
121	STATEWIDE INSURANCE COMPANY	0.02%	\$5,854	\$5,801	\$0	\$997	17.19%
122	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$5,001	\$6,293	\$0	-\$816	-12.97%
123	ST PAUL PROPERTY & CASUALTY INS CO	0.01%	\$4,913	\$8,494	\$0	-\$118,497	-1395.07%
124	VIGILANT INSURANCE COMPANY	0.01%	\$4,746	\$6,735	-\$1,225	\$653,443	9702.20%
125	NATIONWIDE AGRIBUSINESS INS CO	0.01%	\$4,698	\$979	\$0	\$453	46.27%
126	NATIONAL FIRE INS CO OF HARTFORD	0.01%	\$4,489	\$2,849	\$0	\$0	0.00%
127	MUTUAL SERVICE CASUALTY INSURANCE CO	0.01%	\$4,446	\$23,230	\$0	\$11,518	49.58%
128	TRUCK INSURANCE EXCHANGE	0.01%	\$3,814	\$7,488	\$0	\$238,233	3181.53%
129	HARTFORD CASUALTY INS CO	0.01%	\$3,753	\$3,038	\$0	\$33,533	1103.79%
130	NORTHFIELD INSURANCE COMPANY	0.01%	\$3,463	\$3,120	\$0	\$295	9.46%
131	COMBINED SPECIALTY INSURANCE COMPANY	0.01%	\$2,975	\$669	\$0	\$544	81.32%
132	NORTH RIVER INSURANCE COMPANY THE	0.01%	\$2,826	\$1,247	\$0	-\$17,741	-1422.69%
133	SAVERS PROPERTY & CASUALTY INS CO	0.01%	\$2,596	\$1,944	\$0	\$550	28.29%
134	MICHIGAN MILLERS MUTUAL INS CO	0.01%	\$2,404	\$2,160	\$0	\$0	0.00%
135	CONTINENTAL WESTERN INSURANCE CO	0.01%	\$2,388	\$2,247	\$0	\$0	0.00%
136	WESTFIELD INSURANCE COMPANY	0.01%	\$2,280	\$2,280	\$0	-\$17	0.75%
137	CHARTER OAK FIRE INSURANCE CO THE	0.01%	\$2,276	\$4,243	\$123	-\$1,183,515	-27893.35%
138	LITITZ MUTUAL INSURANCE COMPANY	0.01%	\$2,081	\$2,030	-\$871	-\$871	-42.91%
139	DIAMOND STATE INSURANCE COMPANY	0.01%	\$2,014	\$849	\$0	\$0	0.00%
140	MID CENTURY INSURANCE COMPANY	0.01%	\$1,917	\$1,917	\$5,000	\$149,464	7796.77%
141	LM INSURANCE CORPORATION	0.00%	\$1,496	\$1,711	\$0	-\$38	-2.22%
142	GREAT AMERICAN ALLIANCE INSURANCE CO	0.00%	\$1,276	\$1,276	\$0	\$330,264	25882.76%
143	AXA CORPORATE SOLUTIONS INSURANCE CO	0.00%	\$1,067	\$113,566	\$0	\$2,519,670	2218.68%
144	PENN AMERICA INS CO	0.00%	\$865	\$949	\$63,351	-\$44,800	-4720.76%
145	GULF INSURANCE COMPANY	0.00%	\$857	\$451	\$0	\$230	51.00%
146	STATE NATIONAL INSURANCE COMPANY INC	0.00%	\$800	\$6,690	\$0	-\$114	-1.70%
147	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$782	\$235	\$0	-\$7,065	-3006.38%
148	SOMPO JAPAN INSURANCE CO OF AMERICA	0.00%	\$769	\$322	\$0	-\$205,520	-63826.09%
149	NONPROFITS INSURANCE COMPANY	0.00%	\$762	\$1,024	\$0	\$580	56.64%
150	TRAVELERS INDEMNITY CO OF AMERICA	0.00%	\$732	\$589	\$42,925	-\$94,185	-15990.66%
151	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$572	\$572	\$0	-\$399,050	-69763.99%
152	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$398	\$209	\$0	-\$191,247	-91505.74%
153	BROTHERHOOD MUTUAL INSURANCE CO	0.00%	\$358	\$313	\$0	\$0	0.00%
154	UNITED SECURITY INSURANCE COMPANY	0.00%	\$321	\$321	\$0	\$0	0.00%
155	PROPERTY & CASUALTY INS CO OF HARTFORD	0.00%	\$252	\$252	\$0	\$128	50.79%
156	PENNSYLVANIA MANUFACTURERS ASSOC INS C	0.00%	\$204	\$204	\$0	\$106	51.96%
157	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$9	\$9	\$202,079	\$214,495	2383277.78%
158	ACCEPTANCE INDEMNITY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$108,672	N/A
159	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$429,106	N/A
160	ACE PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$968	N/A
161	AFFILIATED FM INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$44,723	N/A
162	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$246,519	N/A
163	AMERICAN ALTERNATIVE INS CORP	0.00%	\$0	\$0	\$0	-\$2	N/A
164	AMERICAN INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$750	N/A
165	AMERICAN INTERNATIONAL SOUTH INS CO	0.00%	\$0	\$500	\$0	\$1,496	299.20%
166	ARGONAUT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$700	N/A
167	ARGONAUT MIDWEST INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$400	N/A
168	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	\$5,076	N/A
169	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$29,070	N/A
170	ATLANTA INTERNATIONAL INS CO	0.00%	\$0	\$0	\$0	\$20	N/A
171	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$29,530	N/A
172	BITUMINOUS FIRE AND MARINE INS CO	0.00%	\$0	\$0	\$0	\$600	N/A
173	CENTENNIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$13,670	\$13,670	N/A
174	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	\$0	\$4,910	\$2,539	N/A
175	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$568	\$0	\$122,218	21517.25%
176	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$0	\$0	-\$47,709	N/A
177	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$10,716	N/A
178	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$0	\$54,862	\$0	\$34,048	62.06%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRODUCT LIABILITY (Bodily Injury & Property Damage)**

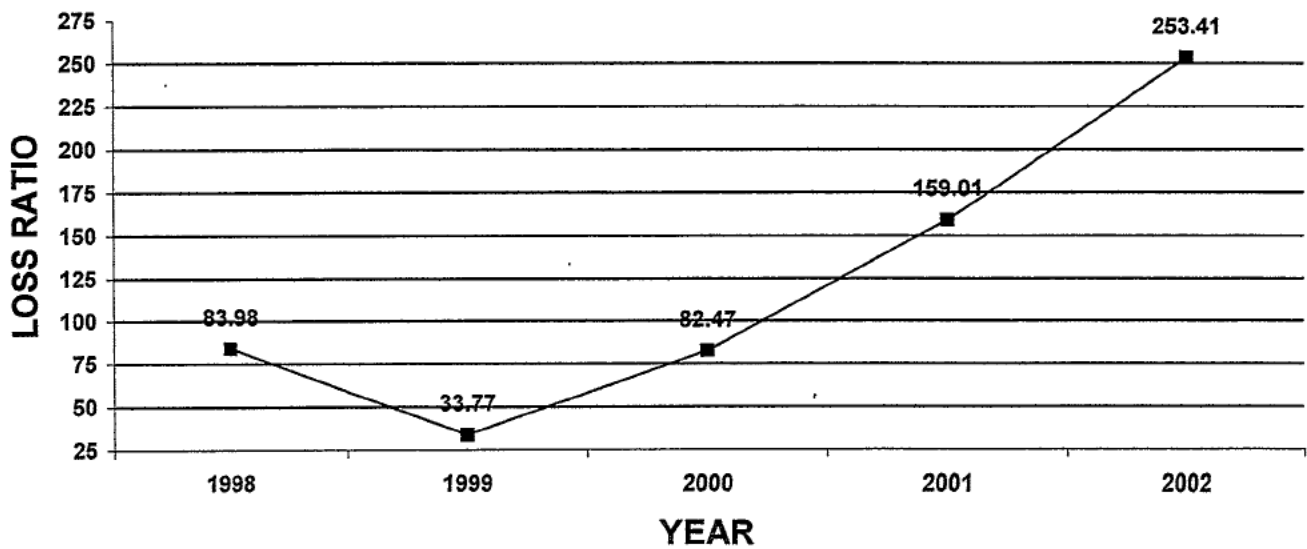
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$135	N/A
180	GENERAL STAR NATIONAL INS CO	0.00%	\$0	\$55,080	\$0	-\$24,000	-43.57%
181	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
182	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$194	N/A
183	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.00%	\$0	\$40	\$0	-\$45	-112.50%
184	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,571	-\$13,220	N/A
185	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$0	\$919	N/A
186	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,609,128	N/A
187	HOUSTON GENERAL INS CO	0.00%	\$0	\$0	\$169,669	\$790,005	N/A
188	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$533,333	\$409,622	N/A
189	MARYLAND CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$70,250	N/A
190	MILLERS MUTUAL INSURANCE ASSOCIATION	0.00%	\$0	\$2,368	\$9,196	\$44,769	1890.58%
191	NATIONAL LIABILITY & FIRE INS CO	0.00%	\$0	\$0	\$0	-\$8	N/A
192	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	\$3,994	N/A
193	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$42,792	N/A
194	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	\$656	N/A
195	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,688,290	N/A
196	PHOENIX INSURANCE COMPANY THE	0.00%	\$0	\$320	\$0	-\$4,459	-1393.44%
197	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	\$0	\$0	\$0	-\$47,709	N/A
198	SECURA SUPREME INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$40	N/A
199	SHELBY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7,832	N/A
200	SHELTER GENERAL INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
201	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$0	\$0	\$0	-\$5,226	N/A
202	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$77,829	N/A
203	STAR INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$292	N/A
204	STONEWALL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
205	SUMITOMO MARINE & FIRE INS CO OF AMERIC	0.00%	\$0	\$0	\$0	-\$10,178	N/A
206	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$270,392	\$2,592,080	N/A
207	TRAVELERS CASUALTY AND SURETY CO OF AMERI	0.00%	\$0	\$0	\$0	-\$52,565	N/A
208	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$0	\$0	\$2,500	\$737,081	N/A
209	TRAVELERS CASUALTY CO OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$71	N/A
210	VALIANT INS CO	0.00%	\$0	\$0	\$0	\$2,941	N/A
211	TRI STATE INSURANCE CO OF MINNESOTA	0.00%	-\$5	\$1,124	\$0	\$0	0.00%
212	HARTFORD UNDERWRITERS INSURANCE CO	0.00%	-\$45	-\$45	\$0	\$777	-1726.67%
213	REGENT INSURANCE COMPANY	0.00%	-\$125	\$27	\$0	-\$126	-466.67%
214	STATE NATIONAL SPECIALTY INS CO	0.00%	-\$335	-\$198	\$0	\$0	0.00%
215	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	-\$349	\$4,679	\$0	-\$5,440	-116.26%
216	NORTHERN INSURANCE CO OF NEW YORK	0.00%	-\$678	-\$689	\$1,500	\$131,773	-19125.25%
217	MASSACHUSETTS BAY INS CO	0.00%	-\$685	\$1,879	\$0	\$0	0.00%
218	SAFECO INSURANCE CO OF AMERICA	0.00%	-\$1,441	\$1,682	\$0	-\$19,240	-1143.88%
219	UTICA MUTUAL INSURANCE COMPANY	-0.01%	-\$1,928	-\$1,943	\$0	-\$97,679	5027.23%
220	GRANITE STATE INSURANCE COMPANY	-0.01%	-\$3,117	-\$4,747	\$0	-\$1,148	24.18%
221	GENERAL INSURANCE CO OF AMERICA	-0.02%	-\$6,609	\$11,245	\$112,499	\$438,780	3902.00%
222	NEW HAMPSHIRE INSURANCE COMPANY	-0.02%	-\$8,957	\$24,130	\$0	-\$19,790	-82.01%
223	NATIONAL UNION FIRE INS CO OF PITTSBURG	-0.20%	-\$71,514	-\$39,686	\$2,389,380	\$5,093,054	-12833.38%
224	TIG INSURANCE COMPANY	-0.79%	-\$288,126	-\$103,614	-\$2,200	-\$1,303,398	1257.94%
225	TRAVELERS INDEMNITY COMPANY	-1.18%	-\$430,985	-\$668,789	\$50,373	\$4,796,707	-717.22%
TOTAL		100.00%	\$36,491,980	\$35,577,671	\$41,543,590	\$90,157,049	253.41%

MISSOURI PRODUCTS LIABILITY INSURANCE
(Bodily Injury & Property Damage)

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	18.51%	\$125,393,643	\$123,514,928	\$73,322,131	\$75,620,859	61.22%
2	AMERICAN FAMILY MUTUAL INS CO	11.26%	\$76,291,480	\$74,695,346	\$46,636,627	\$47,079,532	63.03%
3	SHELTER MUTUAL INSURANCE CO	7.76%	\$52,552,855	\$50,412,304	\$26,303,946	\$28,963,181	57.45%
4	FARMERS INSURANCE COMPANY INC	6.37%	\$43,180,607	\$49,694,429	\$12,465,653	\$794,408	1.60%
5	AMERICAN STANDARD INS CO OF WISCONSIN	3.87%	\$26,231,326	\$24,805,306	\$17,908,585	\$20,843,479	84.03%
6	SAFECO NATIONAL INSURANCE COMPANY	2.96%	\$20,045,605	\$17,157,668	\$1,886,218	\$11,770,300	68.60%
7	ALLSTATE INSURANCE COMPANY	2.90%	\$19,651,359	\$19,508,260	\$10,735,931	\$12,606,029	64.62%
8	AUTOMOBILE CLUB INTER-INS EXCHANGE	2.77%	\$18,752,085	\$17,829,788	\$8,772,695	\$10,130,434	56.82%
9	MID CENTURY INSURANCE COMPANY	2.60%	\$17,598,806	\$19,927,302	\$5,783,847	\$3,453,895	17.33%
10	PROGRESSIVE HALCYON INSURANCE COMPANY	2.16%	\$14,655,753	\$14,028,733	\$3,104,775	\$4,064,338	28.97%
11	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.09%	\$14,180,145	\$13,905,493	\$9,844,551	\$12,795,746	92.02%
12	STATE FARM FIRE AND CASUALTY CO	1.94%	\$13,163,940	\$13,068,157	\$7,848,528	\$11,031,002	84.41%
13	PROGRESSIVE CLASSIC INSURANCE COMPANY	1.78%	\$12,070,317	\$12,787,411	\$6,144,078	\$6,294,275	49.22%
14	ALLSTATE PROPERTY & CASUALTY INS CO	1.77%	\$12,021,349	\$11,228,756	\$3,550,347	\$7,939,315	70.71%
15	PROGRESSIVE NORTHWESTERN INS CO	1.48%	\$10,053,039	\$8,186,051	\$3,188,050	\$4,581,511	55.97%
16	SHELBY CASUALTY INSURANCE COMPANY	1.18%	\$7,983,870	\$5,236,060	\$1,690,805	\$4,699,444	89.75%
17	ALPHA PROPERTY & CASUALTY INSURANCE CO	1.17%	\$7,937,544	\$7,338,858	\$3,929,416	\$5,478,424	74.65%
18	DAIRYLAND INSURANCE COMPANY	1.14%	\$7,748,620	\$7,616,583	\$4,490,511	\$4,282,967	56.23%
19	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.08%	\$7,338,695	\$7,016,790	\$4,461,392	\$4,666,827	66.51%
20	GEICO GENERAL INS CO	0.91%	\$6,132,675	\$5,911,748	\$4,583,997	\$4,957,206	83.85%
21	CAMERON MUTUAL INSURANCE COMPANY	0.86%	\$5,834,242	\$5,762,488	\$4,482,303	\$3,433,663	59.59%
22	HARTFORD UNDERWRITERS INSURANCE CO	0.84%	\$5,663,370	\$5,732,721	\$4,671,815	\$3,854,958	67.24%
23	LIBERTY MUTUAL FIRE INSURANCE CO	0.71%	\$4,811,400	\$4,631,447	\$2,759,444	\$4,506,694	97.31%
24	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.70%	\$4,767,595	\$6,438,753	\$4,579,310	\$6,958,459	108.07%
25	CORNERSTONE NATIONAL INSURANCE COMPANY	0.63%	\$4,284,152	\$4,359,922	\$2,360,508	\$2,849,109	65.35%
26	SHELTER GENERAL INS CO	0.63%	\$4,263,495	\$4,304,543	\$3,078,715	\$2,469,455	57.37%
27	CHARTER INDEMNITY COMPANY	0.62%	\$4,216,718	\$2,707,776	\$880,109	\$2,106,645	77.80%
28	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.62%	\$4,176,597	\$4,038,161	\$2,392,552	\$2,973,182	73.63%
29	ALLSTATE INDEMNITY COMPANY	0.60%	\$4,058,001	\$4,277,425	\$3,027,419	\$2,098,513	49.06%
30	PROGRESSIVE CASUALTY INSURANCE CO	0.57%	\$3,881,463	\$3,856,471	\$1,442,978	\$1,912,916	49.60%
31	AMCO INSURANCE COMPANY	0.56%	\$3,805,443	\$3,520,015	\$1,951,509	\$3,022,519	85.87%
32	FIREMANS FUND INSURANCE COMPANY	0.56%	\$3,761,526	\$1,519,602	\$29,500	\$880,650	57.95%
33	OMNI INSURANCE COMPANY	0.52%	\$3,535,676	\$3,481,700	\$1,544,482	\$2,449,511	70.35%
34	PROGRESSIVE SPECIALTY INS CO	0.52%	\$3,492,720	\$3,904,028	\$1,815,167	\$2,297,628	58.85%
35	GOVERNMENT EMPLOYEES INSURANCE CO	0.50%	\$3,359,181	\$3,274,325	\$2,149,018	\$1,908,344	58.28%
36	USAA CASUALTY INSURANCE COMPANY	0.48%	\$3,241,924	\$3,099,221	\$2,038,901	\$2,265,659	73.10%
37	GATEWAY INSURANCE COMPANY	0.47%	\$3,204,893	\$3,418,106	\$1,922,056	\$1,590,080	46.52%
38	COLUMBIA MUTUAL INSURANCE CO	0.45%	\$3,019,982	\$3,061,663	\$2,122,137	\$1,313,030	42.89%
39	DEPOSITORS INSURANCE COMPANY	0.40%	\$2,709,297	\$2,533,788	\$1,361,582	\$1,823,016	71.95%
40	TRADERS INSURANCE COMPANY	0.38%	\$2,545,953	\$2,392,684	\$1,838,670	\$939,294	39.26%
41	ALLIED PROPERTY & CASUALTY INS CO	0.37%	\$2,519,536	\$2,410,706	\$1,691,890	\$1,954,312	81.07%
42	GLENS FALLS INSURANCE COMPANY THE	0.36%	\$2,416,840	\$2,447,790	\$422,471	\$2,969,758	121.32%
43	GEICO INDEMNITY COMPANY	0.35%	\$2,388,760	\$2,231,286	\$1,214,240	\$1,197,626	53.67%
44	AUTO CLUB FAMILY INSURANCE COMPANY	0.35%	\$2,351,402	\$2,161,435	\$1,263,226	\$1,221,901	56.53%
45	PROPERTY & CASUALTY INS CO OF HARTFORD	0.33%	\$2,213,183	\$1,643,946	\$89,519	\$933,438	56.78%
46	OMAHA PROPERTY AND CASUALTY INS CO	0.31%	\$2,133,580	\$1,999,154	\$776,095	\$660,400	33.03%
47	GEICO CASUALTY COMPANY	0.31%	\$2,108,269	\$2,125,901	\$873,751	\$1,160,404	54.58%
48	NATIONAL INSURANCE ASSOCIATION	0.30%	\$2,011,057	\$2,447,322	\$2,554,959	\$1,667,767	68.15%
49	CINCINNATI INS CO THE	0.27%	\$1,858,364	\$1,845,189	\$866,131	\$1,096,829	59.43%
50	AUTO OWNERS INSURANCE CO MUTUAL	0.27%	\$1,816,682	\$1,742,630	\$810,782	\$1,118,446	64.18%
51	NATIONWIDE MUTUAL INSURANCE COMPANY	0.26%	\$1,742,268	\$1,678,267	\$636,387	\$1,123,037	66.92%
52	GRINNELL MUTUAL REINSURANCE COMPANY	0.25%	\$1,697,027	\$1,674,695	\$1,153,888	\$2,074,545	123.88%
53	WESTERN AGRICULTURAL INSURANCE COMPANY	0.25%	\$1,675,938	\$1,325,633	\$438,871	\$964,950	72.79%
54	GENERAL CASUALTY CO OF WISCONSIN	0.24%	\$1,645,364	\$1,535,997	\$240,994	\$1,626,354	105.88%
55	WORKMENS AUTO INSURANCE COMPANY	0.22%	\$1,476,241	\$1,686,450	\$551,113	\$507,261	30.08%
56	TICO INSURANCE COMPANY	0.21%	\$1,437,450	\$1,534,044	\$1,104,481	\$1,323,553	86.28%
57	STATE AUTO PROPERTY & CASUALTY INS CO	0.21%	\$1,418,234	\$1,274,371	\$1,042,536	\$555,992	43.63%
58	AMERICAN INTERNATIONAL INS CO	0.20%	\$1,334,291	\$1,356,508	\$836,290	\$784,990	57.87%
59	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.20%	\$1,325,717	\$1,351,338	\$1,288,949	\$808,774	59.85%
60	ECONOMY PREMIER ASSURANCE COMPANY	0.19%	\$1,315,614	\$1,199,745	\$108,475	\$449,365	37.46%

2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	AMERICAN ECONOMY INSURANCE COMPANY	0.19%	\$1,260,066	\$1,307,661	\$846,290	\$971,238	74.27%
62	METROPOLITAN GROUP PROP & CAS INS CO	0.18%	\$1,232,248	\$1,221,532	\$713,808	\$968,249	79.27%
63	COUNTRY MUTUAL INSURANCE COMPANY	0.17%	\$1,181,629	\$1,165,659	\$619,706	\$868,394	74.50%
64	MENDOTA INSURANCE COMPANY	0.17%	\$1,156,097	\$1,387,698	\$641,355	\$1,275,294	91.90%
65	SAGAMORE INSURANCE COMPANY	0.17%	\$1,145,088	\$843,734	\$531,147	\$508,624	60.28%
66	WINDSOR INSURANCE COMPANY	0.16%	\$1,079,257	\$1,299,782	\$710,506	\$1,460,351	112.35%
67	NATIONAL GENERAL ASSURANCE COMPANY	0.15%	\$1,042,765	\$1,076,035	\$865,828	\$1,370,825	127.40%
68	ATLANTIC MUTUAL INSURANCE COMPANY	0.15%	\$1,014,475	\$1,009,402	\$238,946	\$336,422	33.33%
69	AMERICAN STATES PREFERRED INS CO	0.15%	\$989,409	\$1,002,371	\$988,695	\$594,056	59.27%
70	METROPOLITAN PROPERTY & CASUALTY INS CO	0.14%	\$978,794	\$971,395	\$404,460	\$459,407	47.29%
71	MIDWESTERN INDEMNITY COMPANY THE	0.14%	\$969,204	\$219,658	\$0	\$173,501	78.99%
72	TRAVCO INSURANCE COMPANY	0.13%	\$904,079	\$942,598	\$483,850	\$255,970	27.16%
73	GUIDEONE ELITE INSURANCE COMPANY	0.13%	\$874,549	\$888,565	\$373,177	\$516,264	58.10%
74	TRAVELERS PROPERTY CASUALTY INS CO OF ILL	0.13%	\$872,985	\$671,395	\$144,874	\$507,584	75.60%
75	SENTRY INSURANCE A MUTUAL COMPANY	0.12%	\$843,551	\$1,003,463	\$1,007,883	\$424,210	42.27%
76	FIREMANS FUND INS CO OF MISSOURI	0.12%	\$817,841	\$3,454,961	\$2,144,870	\$2,501,735	72.41%
77	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.12%	\$817,323	\$758,095	\$515,791	\$622,768	82.15%
78	MILLERS MUTUAL INSURANCE ASSOCIATION	0.12%	\$816,959	\$820,208	\$689,636	\$509,453	62.11%
79	MILLERS CLASSIFIED INSURANCE COMPANY	0.12%	\$782,753	\$777,790	\$612,834	\$591,644	76.07%
80	PHOENIX INSURANCE COMPANY THE	0.11%	\$777,696	\$819,319	\$518,023	\$256,702	31.33%
81	YOUNG AMERICA INSURANCE COMPANY	0.11%	\$772,023	\$771,705	\$380,712	\$409,545	53.07%
82	GUIDEONE MUTUAL INSURANCE COMPANY	0.11%	\$756,078	\$784,875	\$544,880	\$391,428	49.87%
83	HARTFORD FIRE INSURANCE COMPANY	0.11%	\$740,291	\$788,878	\$498,623	\$719,795	91.24%
84	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS	0.10%	\$701,055	\$682,608	\$358,853	\$800,510	117.27%
85	AMERICAN STATES INSURANCE COMPANY	0.10%	\$691,587	\$750,838	\$285,022	\$647,478	86.23%
86	AMERICAN NATIONAL GENERAL INS CO	0.10%	\$676,971	\$640,578	\$281,265	\$399,270	62.33%
87	VIKING INSURANCE COMPANY OF WISCONSIN	0.10%	\$645,100	\$630,885	\$745,329	\$465,840	73.84%
88	NATIONAL GENERAL INS CO	0.09%	\$643,150	\$648,789	\$926,314	\$939,728	144.84%
89	HAULERS INSURANCE COMPANY INC	0.09%	\$638,942	\$571,289	\$42,290	\$182,019	31.86%
90	WEST AMERICAN INSURANCE COMPANY	0.09%	\$636,605	\$600,512	\$431,494	\$52,885	8.81%
91	COUNTRY PREFERRED INSURANCE COMPANY	0.09%	\$625,150	\$587,039	\$143,126	\$339,172	57.78%
92	TRUMBULL INSURANCE COMPANY	0.09%	\$624,268	\$668,260	\$416,374	\$610,188	91.31%
93	STATE AUTO NATIONAL INSURANCE COMPANY	0.09%	\$623,906	\$525,936	\$223,995	\$418,576	79.59%
94	AMERICAN LIVE STOCK INSURANCE CO	0.09%	\$602,574	\$441,146	\$118,270	\$168,520	38.20%
95	AMERICAN MOTORISTS INSURANCE CO	0.08%	\$567,180	\$671,216	\$701,328	\$792,699	118.10%
96	USAA GENERAL INDEMNITY COMPANY	0.08%	\$544,179	\$536,712	\$216,174	\$213,595	39.80%
97	SECURA INSURANCE A MUTUAL COMPANY	0.08%	\$531,309	\$545,276	\$790,227	\$187,552	34.40%
98	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.08%	\$520,779	\$427,223	\$146,267	\$330,762	77.42%
99	METROPOLITAN GENERAL INS CO	0.08%	\$517,529	\$552,186	\$433,496	\$375,619	68.02%
100	AMEX ASSURANCE COMPANY	0.07%	\$473,195	\$453,846	\$140,428	\$273,775	60.32%
101	AUTOMOBILE INS CO OF HARTFORD CT	0.07%	\$458,491	\$478,460	\$179,859	\$375,890	78.56%
102	AMICA MUTUAL INSURANCE COMPANY	0.07%	\$445,565	\$423,091	\$121,481	\$85,662	20.25%
103	GREAT NORTHERN INSURANCE COMPANY	0.07%	\$441,919	\$423,071	\$352,337	\$581,545	137.46%
104	VIGILANT INSURANCE COMPANY	0.06%	\$423,962	\$438,937	\$287,114	\$117,736	-26.82%
105	GUIDEONE AMERICA INSURANCE COMPANY	0.06%	\$422,547	\$416,297	\$380,757	\$544,941	130.90%
106	MIC GENERAL INSURANCE CORPORATION	0.06%	\$421,384	\$422,969	\$227,653	\$669,144	158.20%
107	GE CASUALTY INSURANCE COMPANY	0.06%	\$416,082	\$443,241	\$282,596	\$566,318	127.77%
108	GRINNELL SELECT INSURANCE COMPANY	0.06%	\$410,869	\$394,009	\$173,868	\$295,555	75.01%
109	TEACHERS INSURANCE COMPANY	0.06%	\$406,800	\$399,750	\$225,721	\$125,418	31.37%
110	USAUTO INSURANCE COMPANY INC	0.06%	\$374,776	\$239,394	\$21,753	\$178,414	74.53%
111	SECURITY NATIONAL INSURANCE COMPANY	0.05%	\$370,939	\$404,378	\$305,129	\$463,514	114.62%
112	OWNERS INSURANCE COMPANY	0.05%	\$367,838	\$306,297	\$52,510	\$607,710	198.41%
113	DEERBROOK INSURANCE COMPANY	0.05%	\$365,505	\$300,576	\$590,721	\$341,099	113.48%
114	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.05%	\$346,566	\$374,047	\$245,446	\$244,339	65.32%
115	FEDERATED MUTUAL INSURANCE COMPANY	0.05%	\$334,450	\$340,528	\$312,849	\$28,801	8.46%
116	FEDERAL INSURANCE COMPANY	0.05%	\$330,798	\$316,286	\$134,900	\$42,572	13.46%
117	ELECTRIC INSURANCE COMPANY	0.05%	\$326,025	\$307,706	\$296,890	\$222,360	72.26%
118	SECURA SUPREME INSURANCE COMPANY	0.05%	\$324,067	\$235,907	\$39,786	\$134,303	56.93%
119	MONTGOMERY WARD INSURANCE COMPANY	0.05%	\$309,421	\$227,486	\$73,843	\$169,859	74.67%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	LIBERTY INSURANCE CORPORATION	0.05%	\$307,956	\$321,046	\$242,653	\$178,375	55.56%
121	NEW SOUTH INSURANCE COMPANY	0.05%	\$306,527	\$281,712	\$91,058	\$498,957	177.12%
122	HARTFORD ACCIDENT & INDEMNITY CO	0.04%	\$291,892	\$329,900	\$195,029	\$221,577	67.16%
123	TRAVELERS PROPERTY CASUALTY INS CO	0.04%	\$290,758	\$233,602	\$71,000	\$69,995	29.96%
124	UNITED FIRE AND CASUALTY COMPANY	0.04%	\$274,299	\$277,360	\$68,341	\$84,886	30.60%
125	KANSAS CITY FIRE & MARINE INS CO	0.04%	\$270,112	\$164,868	\$1,030	\$51,530	31.26%
126	NORTHBROOK INDEMNITY CO	0.04%	\$255,935	\$159,521	\$13,850	\$87,066	54.58%
127	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.04%	\$253,020	\$262,931	\$115,356	\$429,753	163.45%
128	NAU COUNTRY INSURANCE COMPANY	0.04%	\$249,970	\$382,302	\$378,614	\$296,823	77.64%
129	PACIFIC INDEMNITY COMPANY	0.04%	\$238,079	\$247,526	\$365,764	\$515,752	208.36%
130	INTEGON NATIONAL INSURANCE COMPANY	0.03%	\$232,378	\$314,892	\$470,641	\$630,027	200.08%
131	FOREMOST INSURANCE CO	0.03%	\$230,386	\$142,592	\$38,109	\$573,524	402.21%
132	AMERICAN UNION INSURANCE COMPANY	0.03%	\$220,810	\$224,416	\$94,612	\$33,984	15.14%
133	MERASTAR INSURANCE COMPANY	0.03%	\$216,598	\$246,447	\$158,476	\$218,392	88.62%
134	AMERICAN FIRE & CASUALTY COMPANY	0.03%	\$209,340	\$200,159	\$236,308	\$39,289	19.63%
135	NATIONWIDE PROPERTY & CASUALTY INS CO	0.03%	\$209,093	\$184,716	\$38,973	\$135,664	73.44%
136	PAFCO GENERAL INSURANCE COMPANY	0.03%	\$205,000	\$254,568	\$238,548	\$269,812	105.99%
137	AMERICAN SERVICE INSURANCE COMPANY	0.03%	\$204,514	\$484,997	\$280,057	\$176,858	36.47%
138	TRINITY UNIVERSAL INSURANCE COMPANY	0.03%	\$202,017	\$89,009	\$9,318	\$24,450	27.47%
139	LINCOLN GENERAL INSURANCE CO	0.03%	\$198,278	\$145,463	\$58,478	\$158,668	109.08%
140	COUNTRY CASUALTY INS CO	0.03%	\$196,720	\$184,523	\$40,194	\$116,324	63.04%
141	STANDARD FIRE INSURANCE COMPANY	0.03%	\$194,435	\$213,544	\$72,853	\$7,938	3.72%
142	FARMERS ALLIANCE MUTUAL INS CO	0.03%	\$190,134	\$155,994	\$55,182	\$192,182	123.20%
143	INTEGON INDEMNITY CORP	0.03%	\$190,001	\$204,430	\$93,899	\$183,736	89.88%
144	GE PROPERTY & CASUALTY INSURANCE COMPANY	0.03%	\$188,320	\$210,268	\$203,725	\$267,231	127.09%
145	EMCASCO INSURANCE COMPANY	0.03%	\$182,920	\$189,673	\$90,859	\$34,783	18.34%
146	VICTORIA FIRE & CASUALTY COMPANY	0.03%	\$181,009	\$153,388	\$62,502	\$139,888	91.20%
147	INTEGON GENERAL INSURANCE CORPORATION	0.03%	\$171,763	\$178,685	\$74,599	\$201,255	112.63%
148	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$160,800	\$184,742	\$115,604	\$142,408	77.08%
149	METROPOLITAN CASUALTY INS CO	0.02%	\$154,495	\$160,249	\$147,685	\$63,493	39.62%
150	FOUNDERS INSURANCE COMPANY	0.02%	\$142,478	\$260,772	\$1,145,132	\$465,972	178.69%
151	OHIO CASUALTY INSURANCE COMPANY	0.02%	\$139,891	\$127,070	\$18,206	\$162,080	127.55%
152	MERIDIAN SECURITY INSURANCE COMPANY	0.02%	\$139,021	\$285,178	\$179,327	-\$26,941	-9.45%
153	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.02%	\$124,715	\$146,313	\$582,579	\$351,418	240.18%
154	TRAVELERS INDEMNITY CO OF AMERICA	0.02%	\$124,496	\$142,993	\$39,813	-\$16,765	-11.72%
155	GMAC INSURANCE COMPANY ONLINE INC	0.02%	\$119,062	\$79,953	\$1,126	\$91,729	114.73%
156	HORACE MANN INSURANCE COMPANY	0.02%	\$106,888	\$107,966	\$68,677	\$55,611	51.51%
157	CAMERON NATIONAL INSURANCE COMPANY	0.02%	\$105,828	\$68,548	\$14,598	\$48,998	71.48%
158	ATLANTA CASUALTY COMPANY	0.02%	\$102,110	\$137,806	\$182,646	\$34,908	25.33%
159	GENERAL INSURANCE CO OF AMERICA	0.01%	\$96,534	\$111,253	\$213,002	-\$750	-0.67%
160	WORLDWIDE INSURANCE COMPANY	0.01%	\$87,519	\$100,248	\$187,340	\$142,052	141.70%
161	FARM AND CITY INSURANCE COMPANY	0.01%	\$85,906	\$76,124	\$110,882	\$28,801	37.83%
162	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$82,877	\$96,268	\$48,637	\$7,377	7.66%
163	NORTHERN INSURANCE CO OF NEW YORK	0.01%	\$82,353	\$132,963	\$41,294	-\$28,307	-21.29%
164	ARGONAUT INSURANCE COMPANY	0.01%	\$77,045	\$68,832	\$1,200	\$40,600	58.98%
165	MARYLAND CASUALTY COMPANY	0.01%	\$76,024	\$72,620	\$152	-\$14,245	-19.62%
166	NATIONAL ALLIANCE INSURANCE CO	0.01%	\$68,406	\$76,003	\$14,741	-\$31,248	-41.11%
167	WARNER INSURANCE COMPANY	0.01%	\$65,040	\$117,691	\$167,199	-\$16,119	-13.70%
168	UNIVERSAL UNDERWRITERS INS CO	0.01%	\$61,815	\$116,454	\$29,192	\$37,192	31.94%
169	INTERSTATE INDEMNITY COMPANY	0.01%	\$57,368	\$57,368	\$1,356,227	\$167,598	292.15%
170	AMERICAN PREMIER INSURANCE COMPANY	0.01%	\$57,188	\$78,278	\$196,436	\$24,564	31.38%
171	LEADER INSURANCE COMPANY	0.01%	\$54,738	\$76,037	\$120,144	-\$176,983	-232.76%
172	ATLANTA SPECIALTY INSURANCE COMPANY	0.01%	\$52,815	\$69,304	\$221,780	\$75,911	109.53%
173	PRUDENTIAL GENERAL INS CO	0.01%	\$49,912	\$46,414	\$6,681	\$39,598	85.31%
174	HORACE MANN PROPERTY & CASUALTY INS CO	0.01%	\$49,793	\$44,404	\$28,070	\$19,022	42.84%
175	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.01%	\$48,718	\$52,492	\$1,485	\$51,977	99.02%
176	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.01%	\$45,047	\$33,263	-\$40,115	\$10,972	32.99%
177	HARTFORD CASUALTY INS CO	0.01%	\$41,822	\$48,670	\$7,547	\$43,519	89.42%
178	FIRST LIBERTY INSURANCE CORP THE	0.01%	\$41,438	\$37,249	\$1,177	\$124,855	335.19%

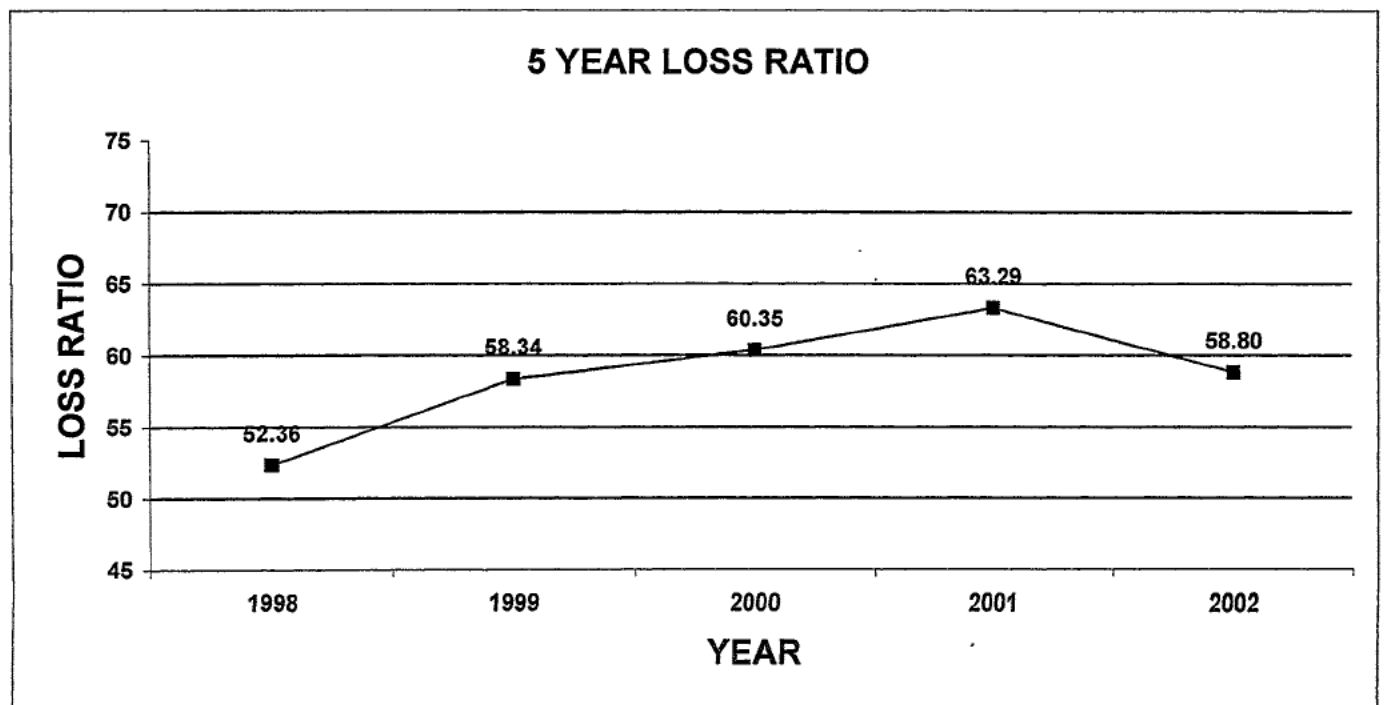
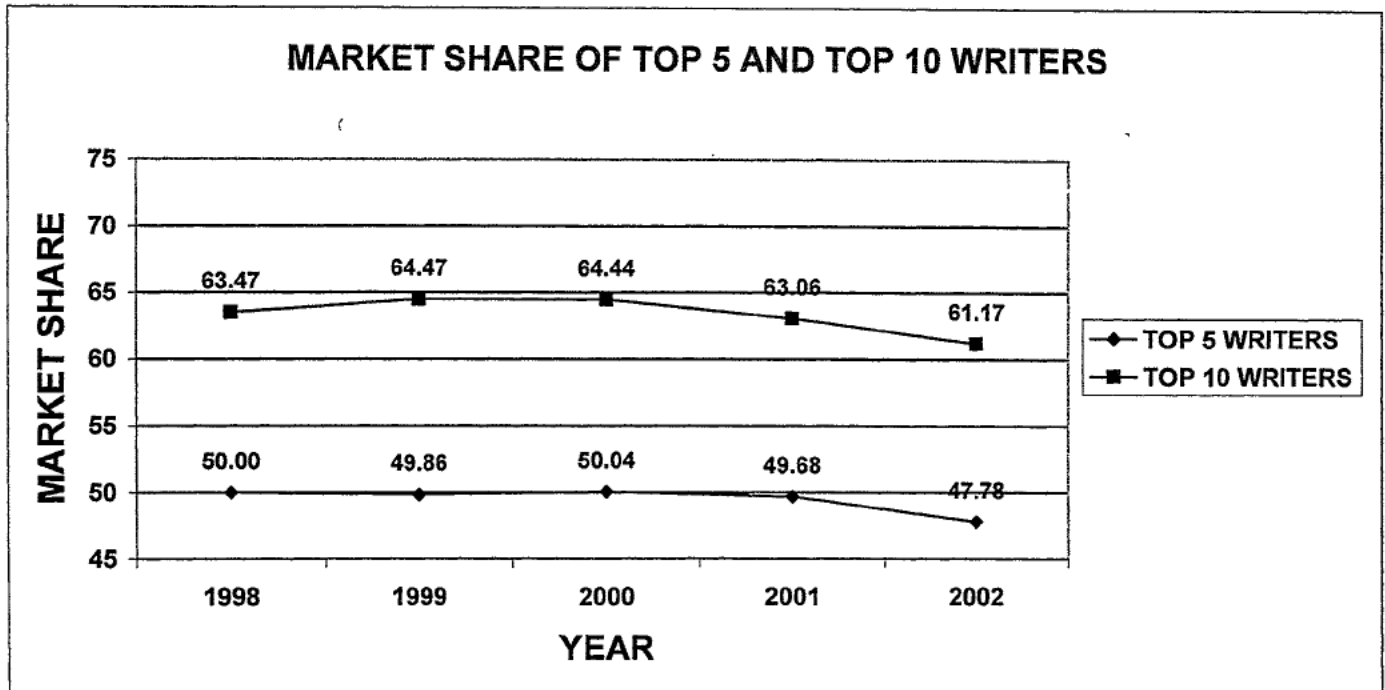
2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	MARKEL AMERICAN INSURANCE COMPANY	0.01%	\$40,411	\$36,527	\$850	\$18,034	49.37%
180	GREAT AMERICAN INSURANCE COMPANY	0.01%	\$39,578	\$38,607	\$7,051	-\$581	-1.50%
181	HANOVER INSURANCE COMPANY THE	0.01%	\$39,355	\$37,236	\$17,033	\$8,947	24.03%
182	REGENT INSURANCE COMPANY	0.01%	\$35,854	\$17,070	\$32,516	-\$16,603	-97.26%
183	ARMED FORCES INSURANCE EXCHANGE	0.00%	\$32,715	\$32,199	\$2,320	\$9,741	30.25%
184	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$29,303	\$28,533	\$6,229	\$15,660	54.88%
185	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$27,249	\$29,580	\$13,000	-\$6,853	-23.17%
186	CENTENNIAL INSURANCE COMPANY	0.00%	\$25,330	\$26,534	\$63,869	\$15,098	56.90%
187	AMERICAN BANKERS INS CO OF FLORIDA	0.00%	\$21,159	\$20,443	\$347	-\$10,520	-51.46%
188	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$18,371	\$17,569	\$10,817	\$20,835	118.59%
189	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$17,748	\$16,341	\$0	\$2,704	16.55%
190	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$16,526	\$20,486	\$0	\$2,982	14.56%
191	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$14,690	\$31,618	\$19,017	-\$135	-0.43%
192	CONSUMERS INSURANCE USA INC	0.00%	\$13,448	\$4,063	\$0	\$0	0.00%
193	AMERICAN AND FOREIGN INSURANCE CO	0.00%	\$12,051	\$11,968	\$0	-\$1,332	-11.13%
194	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$9,912	\$7,108	\$280	\$57	0.80%
195	AMERICAN PROTECTION INSURANCE CO	0.00%	\$9,910	\$9,119	\$2,000	\$1,962	21.52%
196	GREAT AMERICAN CONTEMPORARY INSURANCE CO	0.00%	\$9,078	\$8,972	\$0	-\$49	-0.55%
197	MASSACHUSETTS BAY INS CO	0.00%	\$8,673	\$7,716	\$66,005	-\$25,908	-335.77%
198	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$7,948	\$4,739	\$0	\$0	0.00%
199	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$7,657	\$6,492	-\$35,160	-\$69,901	-1076.73%
200	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$6,279	\$5,291	\$0	\$0	0.00%
201	RESPONSE INSURANCE COMPANY	0.00%	\$6,009	\$4,552	\$0	\$1,045	22.96%
202	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$5,028	\$5,793	\$0	-\$2,478	-42.78%
203	AMERICAN CASUALTY CO OF READING PA	0.00%	\$4,999	\$4,441	\$15,082	\$4,853	109.28%
204	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$4,479	\$4,830	\$0	\$0	0.00%
205	INFINITY INSURANCE COMPANY	0.00%	\$4,019	\$24,936	\$71,121	\$5,843	23.43%
206	PRUDENTIAL COMMERCIAL INSURANCE COMPANY	0.00%	\$3,766	\$3,835	\$7,639	\$3,560	92.83%
207	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$3,379	\$2,757	\$0	\$0	0.00%
208	CONTINENTAL CASUALTY COMPANY	0.00%	\$2,607	\$2,855	\$65,250	-\$156,069	-5466.51%
209	ASSURANCE COMPANY OF AMERICA	0.00%	\$2,562	\$3,502	\$564,919	-\$10,114	-288.81%
210	TWIN CITY FIRE INS CO	0.00%	\$2,460	\$3,190	\$3,600	\$3,600	112.85%
211	TRANSPORTATION INSURANCE COMPANY	0.00%	\$1,805	\$2,353	\$0	\$0	0.00%
212	TRAVELERS INDEMNITY COMPANY	0.00%	\$1,723	\$1,821	\$192,253	-\$96,796	-5315.54%
213	FOREMOST PROPERTY AND CASUALTY INS CO	0.00%	\$1,632	\$8,037	\$3,979	\$2,553	31.77%
214	TRANSCONTINENTAL INSURANCE COMPANY	0.00%	\$1,122	\$2,102	\$0	\$0	0.00%
215	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$1,089	\$1,089	\$368	\$368	33.79%
216	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$773	\$614	\$0	\$0	0.00%
217	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$647	\$273	\$1,846	\$206,634	75690.11%
218	ROYAL INDEMNITY COMPANY	0.00%	\$616	\$628	\$0	-\$80	-12.74%
219	VALIANT INS CO	0.00%	\$612	\$1,226	\$77,800	-\$165,084	-13465.25%
220	SAFEGUARD INSURANCE COMPANY	0.00%	\$564	\$634	\$0	-\$60	-9.46%
221	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$498	\$775	\$1,500	-\$13,149	-1696.65%
222	VALLEY FORGE INSURANCE COMPANY	0.00%	\$222	\$249	\$12,000	\$11,250	4518.07%
223	FIDELITY AND CASUALTY CO OF NY	0.00%	\$213	\$1,240	\$25,503	-\$28,046	-2261.77%
224	ROYAL INSURANCE COMPANY OF AMERICA	0.00%	\$182	\$236	\$0	-\$94	-39.83%
225	UNION INSURANCE CO	0.00%	\$101	\$7,928	\$4,000	-\$500	-6.31%
226	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	\$87	\$105	\$252	\$170	161.90%
227	ALLIANCE INSURANCE COMPANY INC	0.00%	\$77	\$4,328	\$9,364	-\$5,821	-134.50%
228	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$67	\$93,845	\$530,431	\$253,204	269.81%
229	STONINGTON INSURANCE COMPANY	0.00%	\$50	\$50	\$272,414	-\$307,110	-614220.00%
230	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$42	\$98	\$0	\$0	0.00%
231	PROGRESSIVE PREFERRED INSURANCE COMPANY	0.00%	\$21	\$19	\$0	\$2	10.53%
232	FIDELITY AND DEPOSIT CO MARYLAND	0.00%	\$10	\$22	\$27	-\$7	-31.82%
233	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	\$8	\$8	-\$5,760	-\$5,760	-72000.00%
234	BITUMINOUS CASUALTY CORPORATION	0.00%	\$1	\$1	\$2	\$1	100.00%
235	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	\$1	\$1	\$0	-\$2	-200.00%
236	AIU INSURANCE COMPANY	0.00%	\$0	\$0	\$3,233	\$47	N/A
237	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$0	\$0	\$0	\$0	N/A

2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
238	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$5,716	N/A
239	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$60,000	N/A
240	AMERISURE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$1	-\$2	\$1,779	177900.00%
241	ARCH INSURANCE COMPANY	0.00%	\$0	\$0	\$174,771	-\$25,200	N/A
242	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$26,148	\$30,933	N/A
243	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$34,059	-\$111,382	N/A
244	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
245	CONTINENTAL WESTERN INSURANCE CO	0.00%	\$0	\$77	\$50,000	\$15,500	20129.87%
246	FAIRMONT INSURANCE COMPANY	0.00%	\$0	\$0	\$11,350	-\$4,010	N/A
247	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$864	\$1,000	-\$13,135	-1520.25%
248	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3	N/A
249	GULF INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$18,445	N/A
250	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	-\$43	\$100,000	\$94,305	-219313.95%
251	MARKEL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$26	N/A
252	MIDWESTERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$13	N/A
253	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	\$1,580	N/A
254	NATIONWIDE ASSURANCE COMPANY	0.00%	\$0	\$0	\$250	\$9,045	N/A
255	NATIONWIDE GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$6	N/A
256	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$0	\$0	\$0	-\$242	N/A
257	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	-\$267	-\$977	N/A
258	OHIO SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$17	N/A
259	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	\$0	\$0	\$51,432	\$51,593	N/A
260	PROGRESSIVE HOME INSURANCE COMPANY	0.00%	\$0	\$0	\$155,259	\$111,596	N/A
261	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	-\$801	N/A
262	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$2,075	\$0	\$12,840	618.80%
263	TIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$39,286	\$5,161	N/A
264	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$2,086	-\$12,826	N/A
265	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	\$0	\$0	\$16,900	-\$167,943	N/A
266	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	\$21,300	\$19,699	N/A
267	UNITED STATES FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$941	N/A
268	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$417	N/A
269	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.00%	-\$40	\$206	\$0	-\$2,941	-1427.67%
270	UNITED STATES FIDELITY & GUARANTY CO	0.00%	-\$49	\$359	\$5,614	-\$1,007	-280.50%
271	CALIFORNIA CASUALTY INSURANCE CO	0.00%	-\$55	-\$54	\$8,462	-\$14,641	27112.96%
272	NORTHLAND INSURANCE COMPANY	0.00%	-\$68	\$216	\$0	-\$10	-4.63%
273	UNITED SECURITY INSURANCE COMPANY	0.00%	-\$210	\$2,418	\$258,544	\$164,038	6784.04%
274	CONTINENTAL INSURANCE COMPANY THE	0.00%	-\$227	-\$187	\$1,965,862	-\$41,995	22457.22%
275	TIG INSURANCE COMPANY	0.00%	-\$306	-\$227	\$149	-\$3,083	1358.15%
276	ECONOMY FIRE & CASUALTY COMPANY	0.00%	-\$433	\$7,119	\$63,350	-\$23,607	-331.61%
277	SAFECO INSURANCE COMPANY OF ILLINOIS	0.00%	-\$433	\$7,850	\$270,958	-\$64,940	-827.26%
278	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	-\$610	\$4,536	\$328,396	\$199,619	4400.77%
279	ESURANCE INSURANCE COMPANY	0.00%	-\$622	-\$622	\$39,461	\$27,053	-4349.36%
280	NORTHERN ASSURANCE CO OF AMERICA	0.00%	-\$767	-\$767	\$0	\$0	0.00%
281	STATE AUTOMOBILE MUTUAL INS CO	0.00%	-\$1,617	\$4,265	\$34,525	\$3,672	86.10%
282	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	-\$1,910	\$164,103	\$235,697	-\$350,750	-213.74%
283	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	-\$2,772	\$88,156	\$292,329	\$38,587	43.77%
284	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	-\$3,484	-\$3,310	\$630,870	-\$1,927,499	58232.60%
285	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	-\$3,671	-\$3,671	\$0	\$9,393	-255.87%
286	FARMERS AND MERCHANTS INSURANCE CO	0.00%	-\$4,544	-\$4,544	\$1,852,911	-\$123,092	2708.89%
287	AMERICAN EMPLOYERS INSURANCE CO	0.00%	-\$7,916	-\$7,916	-\$176	-\$176	2.22%
288	FIRST NATIONAL INS CO OF AMERICA	0.00%	-\$15,874	\$339,453	\$1,226,366	\$92,132	27.14%
289	ONEBEACON INSURANCE COMPANY	0.00%	-\$15,917	-\$15,967	\$269,055	-\$177,965	1114.58%
290	SAFECO INSURANCE CO OF AMERICA	0.00%	-\$17,448	\$2,407,054	\$8,094,146	\$1,341,322	55.72%
TOTAL		100.00%	\$677,369,950	\$669,920,852	\$373,637,845	\$393,905,842	58.80%

MISSOURI PRIVATE PASSENGER AUTO INSURANCE
(Auto Liability Bodily Injury)



**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	23.02%	\$116,882,323	\$111,585,078	\$80,950,395	\$81,835,026	73.34%
2	AMERICAN FAMILY MUTUAL INS CO	14.44%	\$73,299,657	\$71,766,117	\$50,469,886	\$51,993,887	72.45%
3	SHELTER MUTUAL INSURANCE CO	5.57%	\$28,300,973	\$27,147,999	\$21,207,786	\$23,351,817	86.02%
4	AMERICAN STANDARD INS CO OF WISCONSIN	4.96%	\$25,202,647	\$23,832,549	\$16,643,226	\$17,476,698	73.33%
5	SAFECO NATIONAL INSURANCE COMPANY	3.44%	\$17,469,622	\$14,960,528	\$8,039,696	\$9,120,255	60.96%
6	ALLSTATE INSURANCE COMPANY	3.08%	\$15,635,236	\$15,548,944	\$11,160,745	\$10,799,937	69.46%
7	AUTOMOBILE CLUB INTER-INS EXCHANGE	2.79%	\$14,185,772	\$13,489,683	\$12,072,199	\$11,923,585	88.39%
8	STATE FARM FIRE AND CASUALTY CO	2.61%	\$13,229,797	\$12,757,623	\$9,418,170	\$10,238,806	80.26%
9	PROGRESSIVE CLASSIC INSURANCE COMPANY	2.01%	\$10,225,267	\$10,564,086	\$6,571,729	\$6,666,976	63.11%
10	ALLSTATE PROPERTY & CASUALTY INS CO	1.92%	\$9,740,280	\$9,325,493	\$6,757,316	\$7,389,961	79.24%
11	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.72%	\$8,741,855	\$8,522,293	\$7,327,239	\$5,342,372	62.69%
12	FARMERS INSURANCE COMPANY INC	1.63%	\$8,277,023	\$3,155,687	\$15,839,187	\$15,860,438	502.60%
13	PROGRESSIVE NORTHWESTERN INS CO	1.59%	\$8,068,671	\$6,219,671	\$3,430,974	\$3,700,886	59.50%
14	PROGRESSIVE HALCYON INSURANCE COMPANY	1.37%	\$6,937,312	\$6,775,514	\$4,103,279	\$4,173,295	61.59%
15	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.37%	\$6,933,487	\$6,538,372	\$4,157,206	\$4,348,634	66.51%
16	GEICO GENERAL INS CO	1.25%	\$6,331,378	\$6,165,375	\$4,166,717	\$4,149,308	67.30%
17	HARTFORD UNDERWRITERS INSURANCE CO	1.03%	\$5,215,646	\$5,185,787	\$3,323,160	\$2,872,682	55.40%
18	DAIRYLAND INSURANCE COMPANY	1.00%	\$5,089,148	\$5,087,684	\$3,161,736	\$3,109,815	61.12%
19	CAMERON MUTUAL INSURANCE COMPANY	0.95%	\$4,812,225	\$4,745,521	\$2,696,624	\$2,566,302	54.08%
20	LIBERTY MUTUAL FIRE INSURANCE CO	0.84%	\$4,276,170	\$4,148,974	\$2,879,108	\$2,823,406	68.05%
21	CORNERSTONE NATIONAL INSURANCE COMPANY	0.82%	\$4,181,195	\$4,185,671	\$2,674,168	\$2,931,710	70.04%
22	USAA CASUALTY INSURANCE COMPANY	0.75%	\$3,793,657	\$3,670,130	\$2,414,488	\$2,683,017	73.10%
23	MID CENTURY INSURANCE COMPANY	0.71%	\$3,583,177	\$1,340,951	\$6,881,520	\$6,859,220	511.52%
24	ALLSTATE INDEMNITY COMPANY	0.69%	\$3,490,279	\$3,687,005	\$2,516,247	\$2,154,470	58.43%
25	PROGRESSIVE CASUALTY INSURANCE CO	0.66%	\$3,335,313	\$3,280,207	\$1,876,294	\$1,964,563	60.26%
26	GOVERNMENT EMPLOYEES INSURANCE CO	0.66%	\$3,333,037	\$3,290,174	\$2,252,758	\$2,192,353	66.63%
27	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.65%	\$3,306,954	\$3,185,337	\$2,343,460	\$2,322,387	72.91%
28	OMNI INSURANCE COMPANY	0.64%	\$3,242,977	\$2,912,572	\$2,271,268	\$2,687,171	92.26%
29	AUTO CLUB FAMILY INSURANCE COMPANY	0.58%	\$2,950,745	\$2,718,556	\$1,585,248	\$1,654,774	60.87%
30	PROGRESSIVE SPECIALTY INS CO	0.57%	\$2,894,957	\$3,147,803	\$1,958,143	\$1,959,136	62.24%
31	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.56%	\$2,867,310	\$2,826,001	\$1,454,797	\$1,447,416	51.22%
32	AMCO INSURANCE COMPANY	0.54%	\$2,737,653	\$2,531,913	\$1,668,239	\$2,583,941	102.05%
33	COLUMBIA MUTUAL INSURANCE CO	0.53%	\$2,704,534	\$2,691,671	\$1,827,724	\$3,423,866	127.20%
34	CHARTER INDEMNITY COMPANY	0.51%	\$2,585,611	\$1,655,523	\$819,241	\$1,147,610	69.32%
35	AIU INSURANCE COMPANY	0.51%	\$2,570,736	\$2,451,169	\$1,603,884	\$1,906,605	77.78%
36	GEICO INDEMNITY COMPANY	0.47%	\$2,361,206	\$2,206,900	\$1,188,147	\$1,163,427	52.72%
37	SHELTER GENERAL INS CO	0.45%	\$2,295,728	\$2,317,831	\$1,824,138	\$1,463,152	63.13%
38	GATEWAY INSURANCE COMPANY	0.42%	\$2,109,243	\$2,249,565	\$2,132,993	\$1,764,585	78.44%
39	TRADERS INSURANCE COMPANY	0.38%	\$1,941,725	\$1,823,979	\$1,202,510	\$1,293,387	70.91%
40	DEPOSITORS INSURANCE COMPANY	0.37%	\$1,867,553	\$1,745,978	\$1,337,807	\$1,791,582	102.61%
41	ALLIED PROPERTY & CASUALTY INS CO	0.37%	\$1,862,233	\$1,781,665	\$1,260,488	\$1,455,497	81.69%
42	GEICO CASUALTY COMPANY	0.35%	\$1,768,065	\$1,785,855	\$1,061,740	\$964,445	54.00%
43	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.32%	\$1,600,712	\$2,071,765	\$2,669,309	\$2,501,986	120.77%
44	GRINNELL MUTUAL REINSURANCE COMPANY	0.28%	\$1,431,925	\$1,387,319	\$1,047,935	\$1,115,602	80.41%
45	GLENS FALLS INSURANCE COMPANY THE	0.28%	\$1,429,931	\$1,479,974	\$928,353	\$941,302	63.60%
46	ILLINOIS NATIONAL INSURANCE COMPANY	0.28%	\$1,422,658	\$1,425,034	\$1,963,555	\$305,751	21.46%
47	METROPOLITAN GROUP PROP & CAS INS CO	0.28%	\$1,409,028	\$1,381,596	\$882,852	\$905,798	65.56%
48	NATIONAL INSURANCE ASSOCIATION	0.26%	\$1,340,704	\$1,631,548	\$1,703,306	\$1,111,844	68.15%
49	PROPERTY & CASUALTY INS CO OF HARTFORD	0.26%	\$1,333,679	\$972,816	\$476,798	\$552,796	56.82%
50	TICO INSURANCE COMPANY	0.26%	\$1,303,796	\$1,401,050	\$988,700	\$1,067,843	76.22%
51	OMAHA PROPERTY AND CASUALTY INS CO	0.24%	\$1,240,493	\$1,177,020	\$949,578	\$959,302	81.50%
52	AUTO OWNERS INSURANCE CO MUTUAL	0.24%	\$1,213,039	\$1,121,804	\$987,522	\$1,023,090	91.20%
53	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.22%	\$1,122,583	\$1,109,619	\$625,819	\$607,759	54.77%
54	MENDOTA INSURANCE COMPANY	0.21%	\$1,083,646	\$1,305,725	\$987,711	\$1,007,451	77.16%
55	HARTFORD FIRE INSURANCE COMPANY	0.21%	\$1,047,055	\$1,060,164	\$660,511	\$953,455	89.93%
56	WESTERN AGRICULTURAL INSURANCE COMPANY	0.20%	\$1,030,379	\$820,240	\$732,405	\$738,036	89.98%
57	GENERAL CASUALTY CO OF WISCONSIN	0.20%	\$1,017,975	\$925,289	\$1,027,749	\$1,079,158	116.63%
58	WINDSOR INSURANCE COMPANY	0.20%	\$1,010,331	\$1,149,724	\$1,022,835	\$322,816	28.08%
59	SAGAMORE INSURANCE COMPANY	0.19%	\$941,581	\$693,881	\$367,652	\$436,124	62.85%
60	NATIONAL GENERAL ASSURANCE COMPANY	0.18%	\$921,626	\$929,122	\$720,724	\$95,146	10.24%

2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	YOUNG AMERICA INSURANCE COMPANY	0.18%	\$902,300	\$902,082	\$554,773	\$600,246	66.54%
62	COUNTRY MUTUAL INSURANCE COMPANY	0.18%	\$901,443	\$831,076	\$740,931	\$700,038	84.23%
63	STATE AUTO PROPERTY & CASUALTY INS CO	0.18%	\$901,021	\$809,621	\$596,938	\$624,716	77.16%
64	AMERICAN ECONOMY INSURANCE COMPANY	0.17%	\$878,689	\$900,498	\$785,851	\$829,565	92.12%
65	METROPOLITAN PROPERTY & CASUALTY INS CO	0.17%	\$867,064	\$856,120	\$543,595	\$455,528	53.21%
66	WORKMENS AUTO INSURANCE COMPANY	0.16%	\$826,486	\$943,051	\$841,129	\$774,200	82.10%
67	GUIDEONE ELITE INSURANCE COMPANY	0.16%	\$809,176	\$791,757	\$627,622	\$568,923	71.86%
68	GUIDEONE MUTUAL INSURANCE COMPANY	0.14%	\$727,346	\$728,759	\$477,842	\$619,892	85.06%
69	SENTRY INSURANCE A MUTUAL COMPANY	0.14%	\$710,436	\$727,675	\$465,892	\$265,543	36.49%
70	TRAVELERS PROPERTY CASUALTY INS CO OF ILL	0.14%	\$704,784	\$548,506	\$369,715	\$426,912	77.83%
71	AMERICAN STATES PREFERRED INS CO	0.14%	\$697,061	\$697,197	\$500,303	\$505,920	72.55%
72	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS	0.14%	\$696,316	\$678,391	\$490,456	\$480,371	70.81%
73	STATE AUTO NATIONAL INSURANCE COMPANY	0.14%	\$689,679	\$581,387	\$387,323	\$459,797	79.09%
74	MIDWESTERN INDEMNITY COMPANY THE	0.13%	\$648,647	\$147,008	\$74,001	\$116,117	78.99%
75	TRAVCO INSURANCE COMPANY	0.12%	\$619,459	\$636,404	\$472,566	\$398,581	62.63%
76	TRUMBULL INSURANCE COMPANY	0.12%	\$604,230	\$626,607	\$546,975	\$564,252	90.05%
77	MILLERS MUTUAL INSURANCE ASSOCIATION	0.12%	\$583,997	\$586,832	\$559,717	\$519,775	88.57%
78	AMERICAN INTERNATIONAL INS CO	0.11%	\$571,839	\$581,361	\$358,410	\$331,816	57.08%
79	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.11%	\$569,548	\$525,399	\$470,450	\$562,595	107.08%
80	VIKING INSURANCE COMPANY OF WISCONSIN	0.11%	\$555,530	\$563,416	\$492,285	\$390,983	69.40%
81	PHOENIX INSURANCE COMPANY THE	0.11%	\$555,509	\$574,696	\$437,097	\$397,049	69.09%
82	METROPOLITAN GENERAL INS CO	0.11%	\$550,836	\$573,033	\$426,277	\$441,968	77.13%
83	MILLERS CLASSIFIED INSURANCE COMPANY	0.11%	\$536,305	\$533,102	\$511,450	\$452,167	84.82%
84	NATIONWIDE MUTUAL INSURANCE COMPANY	0.10%	\$523,161	\$516,581	\$408,953	\$391,182	75.73%
85	HAULERS INSURANCE COMPANY INC	0.10%	\$522,430	\$467,113	\$419,361	\$365,976	78.35%
86	USAA GENERAL INDEMNITY COMPANY	0.10%	\$500,366	\$487,920	\$196,522	\$194,177	39.80%
87	AMERICAN INTERNATIONAL SOUTH INS CO	0.10%	\$495,863	\$617,723	\$664,200	\$80,215	12.99%
88	AMERICAN STATES INSURANCE COMPANY	0.10%	\$495,503	\$529,881	\$461,375	\$477,091	90.04%
89	COUNTRY PREFERRED INSURANCE COMPANY	0.09%	\$472,152	\$414,989	\$359,531	\$345,672	83.30%
90	NATIONAL GENERAL INS CO	0.09%	\$465,464	\$459,357	\$390,530	\$30,859	6.72%
91	AMERICAN NATIONAL GENERAL INS CO	0.09%	\$447,047	\$427,093	\$284,911	\$303,841	71.14%
92	WEST AMERICAN INSURANCE COMPANY	0.09%	\$435,830	\$412,232	\$457,109	\$404,049	98.01%
93	ECONOMY PREMIER ASSURANCE COMPANY	0.09%	\$432,225	\$385,358	\$436,562	\$522,878	135.69%
94	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.08%	\$407,713	\$341,812	\$263,234	\$300,972	88.05%
95	AMERICAN LIVE STOCK INSURANCE CO	0.08%	\$402,027	\$294,407	\$289,410	\$331,181	112.49%
96	CINCINNATI INS CO THE	0.08%	\$400,979	\$401,838	\$374,212	\$381,406	94.92%
97	GUIDEONE AMERICA INSURANCE COMPANY	0.08%	\$389,323	\$368,488	\$257,306	\$262,781	71.31%
98	SECURA INSURANCE A MUTUAL COMPANY	0.07%	\$377,623	\$396,617	\$279,051	\$292,593	73.77%
99	USAUTO INSURANCE COMPANY INC	0.07%	\$370,564	\$251,015	\$142,278	\$171,588	68.36%
100	DEERBROOK INSURANCE COMPANY	0.07%	\$357,884	\$297,809	\$194,395	\$150,199	50.43%
101	MIC GENERAL INSURANCE CORPORATION	0.07%	\$332,329	\$328,972	\$264,520	\$37,866	11.51%
102	KEMPER AUTO AND HOME INSURANCE COMPANY	0.06%	\$329,143	\$290,819	\$140,503	\$224,204	77.09%
103	AUTOMOBILE INS CO OF HARTFORD CT	0.06%	\$317,475	\$324,896	\$325,556	\$296,946	91.40%
104	GRINNELL SELECT INSURANCE COMPANY	0.06%	\$305,381	\$289,636	\$213,183	\$230,713	79.66%
105	NEW SOUTH INSURANCE COMPANY	0.06%	\$295,830	\$283,643	\$174,655	\$47,678	16.81%
106	TEACHERS INSURANCE COMPANY	0.06%	\$283,314	\$284,176	\$258,946	\$190,122	66.90%
107	NAU COUNTRY INSURANCE COMPANY	0.05%	\$279,249	\$427,462	\$406,392	\$323,602	75.70%
108	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.05%	\$276,982	\$303,795	\$195,821	\$165,890	54.61%
109	FIREMANS FUND INSURANCE COMPANY	0.05%	\$276,557	\$111,381	\$221,266	\$341,312	306.44%
110	INTEGON NATIONAL INSURANCE COMPANY	0.05%	\$276,495	\$374,675	\$319,446	\$55,913	14.92%
111	GE CASUALTY INSURANCE COMPANY	0.05%	\$274,771	\$292,706	\$186,620	\$373,983	127.77%
112	GREAT NORTHERN INSURANCE COMPANY	0.05%	\$262,129	\$249,448	\$109,197	\$119,895	48.06%
113	NORTHBROOK INDEMNITY CO	0.05%	\$256,448	\$161,541	\$75,898	\$143,737	88.98%
114	VIGILANT INSURANCE COMPANY	0.05%	\$252,698	\$262,189	\$173,908	\$166,386	63.46%
115	LIBERTY INSURANCE CORPORATION	0.05%	\$248,986	\$264,442	\$177,838	\$171,304	64.78%
116	TRAVELERS PROPERTY CASUALTY INS CO	0.05%	\$236,711	\$193,504	\$133,788	\$171,561	88.66%
117	HARTFORD ACCIDENT & INDEMNITY CO	0.05%	\$235,460	\$259,828	\$255,281	\$260,303	100.18%
118	OWNERS INSURANCE COMPANY	0.05%	\$232,074	\$185,999	\$141,799	\$156,080	83.91%
119	SECURA SUPREME INSURANCE COMPANY	0.04%	\$227,222	\$169,917	\$120,521	\$139,291	81.98%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	AMICA MUTUAL INSURANCE COMPANY	0.04%	\$208,533	\$197,521	\$203,286	\$164,417	83.24%
121	SECURITY NATIONAL INSURANCE COMPANY	0.04%	\$205,696	\$222,264	\$181,943	\$276,386	124.35%
122	MONTGOMERY WARD INSURANCE COMPANY	0.04%	\$204,336	\$150,226	\$48,764	\$112,171	74.67%
123	AMEX ASSURANCE COMPANY	0.04%	\$202,798	\$194,517	\$227,142	\$206,939	106.39%
124	FEDERAL INSURANCE COMPANY	0.04%	\$191,368	\$183,692	\$98,263	\$84,354	45.92%
125	INTEGON INDEMNITY CORP	0.04%	\$190,167	\$215,312	\$80,758	\$23,470	10.90%
126	AMERICAN MOTORISTS INSURANCE CO	0.04%	\$188,549	\$214,558	\$174,540	\$58,276	27.16%
127	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.04%	\$188,480	\$195,778	\$199,805	\$193,609	98.89%
128	ELECTRIC INSURANCE COMPANY	0.03%	\$175,620	\$165,410	\$166,318	\$155,818	94.20%
129	PAFCO GENERAL INSURANCE COMPANY	0.03%	\$175,522	\$215,444	\$185,848	\$185,879	86.28%
130	FARMERS ALLIANCE MUTUAL INS CO	0.03%	\$173,622	\$142,447	\$74,024	\$82,438	57.87%
131	MERASTAR INSURANCE COMPANY	0.03%	\$169,202	\$192,553	\$167,629	\$231,039	119.99%
132	NATIONWIDE PROPERTY & CASUALTY INS CO	0.03%	\$168,718	\$150,723	\$125,689	\$132,216	87.72%
133	INTEGON GENERAL INSURANCE CORPORATION	0.03%	\$167,631	\$181,164	\$111,028	\$41,195	22.74%
134	KANSAS CITY FIRE & MARINE INS CO	0.03%	\$166,269	\$72,191	\$49,749	\$51,549	71.41%
135	LINCOLN GENERAL INSURANCE CO	0.03%	\$165,232	\$121,219	\$48,732	\$132,223	109.08%
136	COUNTRY CASUALTY INS CO	0.03%	\$159,235	\$139,234	\$72,116	\$78,187	56.16%
137	UNITED FIRE AND CASUALTY COMPANY	0.03%	\$153,755	\$150,211	\$130,638	\$135,614	90.28%
138	AMERICAN FIRE & CASUALTY COMPANY	0.03%	\$148,952	\$142,529	\$122,120	\$117,999	82.79%
139	STANDARD FIRE INSURANCE COMPANY	0.03%	\$143,670	\$154,386	\$96,762	\$84,891	54.99%
140	PACIFIC INDEMNITY COMPANY	0.03%	\$141,073	\$146,906	\$95,675	\$94,477	64.31%
141	VICTORIA FIRE & CASUALTY COMPANY	0.03%	\$133,938	\$113,168	\$45,574	\$102,001	90.13%
142	GE PROPERTY & CASUALTY INSURANCE COMPANY	0.02%	\$124,362	\$138,857	\$134,535	\$176,473	127.09%
143	GMAC INSURANCE COMPANY ONLINE INC	0.02%	\$123,599	\$82,302	\$36,113	\$13,950	16.95%
144	METROPOLITAN CASUALTY INS CO	0.02%	\$121,296	\$125,312	\$66,698	\$73,396	58.57%
145	TRINITY UNIVERSAL INSURANCE COMPANY	0.02%	\$118,580	\$52,305	\$22,483	\$58,993	112.79%
146	AMERICAN SERVICE INSURANCE COMPANY	0.02%	\$107,327	\$254,522	\$229,537	\$144,953	56.95%
147	GENERAL INSURANCE CO OF AMERICA	0.02%	\$104,779	\$120,588	\$90,637	\$69,976	58.03%
148	FOUNDERS INSURANCE COMPANY	0.02%	\$94,992	\$173,860	\$763,475	\$310,670	178.69%
149	ATLANTA CASUALTY COMPANY	0.02%	\$94,100	\$127,301	\$57,612	\$41,077	32.27%
150	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$90,198	\$93,440	\$85,266	\$116,618	124.81%
151	EMCASCO INSURANCE COMPANY	0.02%	\$87,429	\$90,474	\$127,365	\$113,351	125.29%
152	FARM AND CITY INSURANCE COMPANY	0.02%	\$85,904	\$76,121	\$56,487	\$69,003	90.65%
153	MERIDIAN SECURITY INSURANCE COMPANY	0.02%	\$85,843	\$154,572	\$246,280	\$142,642	92.28%
154	OHIO CASUALTY INSURANCE COMPANY	0.02%	\$83,687	\$79,742	\$43,606	\$45,292	56.80%
155	HORACE MANN INSURANCE COMPANY	0.02%	\$76,385	\$78,303	\$54,120	\$41,206	52.62%
156	TRAVELERS INDEMNITY CO OF AMERICA	0.01%	\$68,675	\$78,379	\$53,160	\$42,154	53.78%
157	CAMERON NATIONAL INSURANCE COMPANY	0.01%	\$66,709	\$42,701	\$14,560	\$20,254	47.43%
158	HARTFORD CASUALTY INS CO	0.01%	\$57,722	\$62,857	\$54,345	\$79,428	126.36%
159	ARGONAUT INSURANCE COMPANY	0.01%	\$57,396	\$52,057	\$28,165	\$76,495	146.94%
160	FOREMOST INSURANCE CO	0.01%	\$56,453	\$43,996	\$50,519	\$73,325	166.66%
161	AMERICAN MODERN HOME INSURANCE CO	0.01%	\$53,782	\$18,280	\$0	\$188,257	1029.85%
162	AMERICAN PREMIER INSURANCE COMPANY	0.01%	\$51,181	\$70,556	\$88,331	\$65,718	93.14%
163	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$50,919	\$58,300	\$55,365	\$8,397	14.40%
164	FIREMANS FUND INS CO OF MISSOURI	0.01%	\$50,057	\$229,776	\$1,241,902	\$1,183,177	514.93%
165	WORLDWIDE INSURANCE COMPANY	0.01%	\$48,458	\$55,542	\$60,444	\$54,626	98.35%
166	ATLANTA SPECIALTY INSURANCE COMPANY	0.01%	\$45,409	\$60,417	\$47,693	\$36,804	60.92%
167	NATIONAL ALLIANCE INSURANCE CO	0.01%	\$43,944	\$48,824	\$10,705	\$-11,960	-24.50%
168	LEADER INSURANCE COMPANY	0.01%	\$42,285	\$58,824	\$51,460	\$23,929	40.68%
169	PRUDENTIAL GENERAL INS CO	0.01%	\$42,074	\$38,540	\$46,326	\$52,193	135.43%
170	INTERSTATE INDEMNITY COMPANY	0.01%	\$38,245	\$38,245	\$875,050	\$-324,084	-847.39%
171	FIRST LIBERTY INSURANCE CORP THE	0.01%	\$38,109	\$35,396	\$18,975	\$17,262	48.77%
172	HORACE MANN PROPERTY & CASUALTY INS CO	0.01%	\$36,054	\$31,618	\$19,755	\$17,760	56.17%
173	NORTHERN INSURANCE CO OF NEW YORK	0.01%	\$30,547	\$49,644	\$37,338	\$34,689	69.88%
174	WARNER INSURANCE COMPANY	0.01%	\$26,951	\$49,125	\$60,092	\$31,967	65.07%
175	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.01%	\$26,492	\$19,254	\$7,318	\$7,610	39.52%
176	REGENT INSURANCE COMPANY	0.00%	\$24,848	\$11,796	\$5,457	\$6,138	52.03%
177	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	\$23,340	\$25,384	\$36,264	\$40,189	158.32%
178	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$21,690	\$29,564	\$89,043	\$58,313	197.24%

2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)

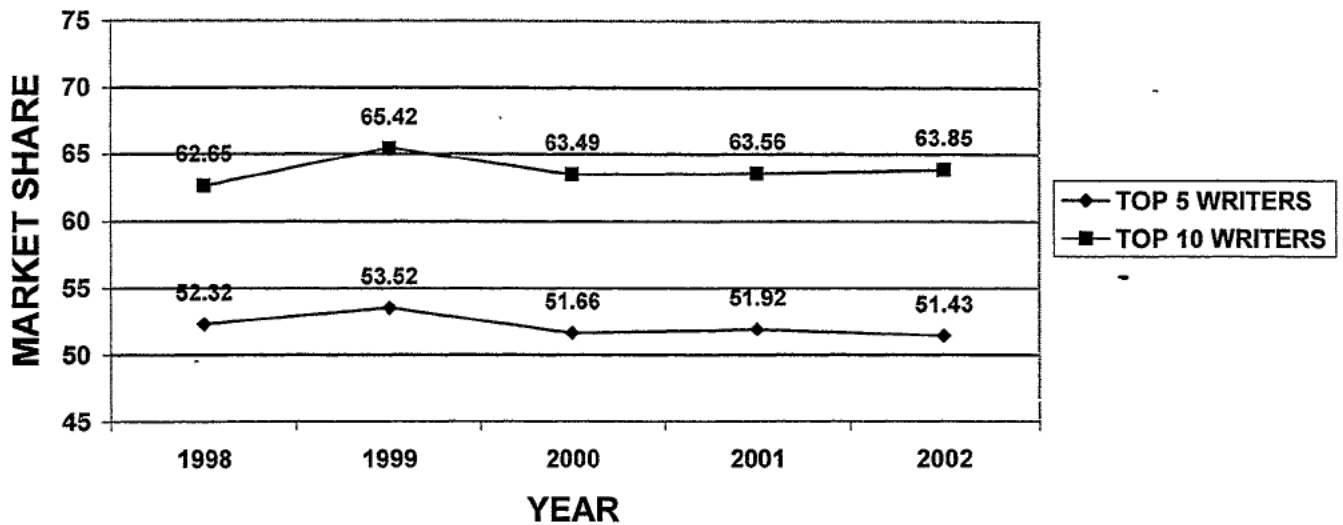
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	HANOVER INSURANCE COMPANY THE	0.00%	\$21,160	\$19,731	\$10,203	\$10,216	51.78%
180	ARMED FORCES INSURANCE EXCHANGE	0.00%	\$19,779	\$19,467	\$9,154	\$38,435	197.44%
181	UNIVERSAL UNDERWRITERS INS CO	0.00%	\$15,831	\$30,782	\$28,702	\$34,108	110.81%
182	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.00%	\$14,088	\$12,764	\$329	\$36	0.28%
183	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$13,902	\$14,834	\$3,207	\$10,833	73.03%
184	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$13,028	\$12,797	\$5,158	\$8,239	64.38%
185	CONSUMERS INSURANCE USA INC	0.00%	\$12,742	\$3,834	\$0	\$0	0.00%
186	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$9,813	\$9,523	\$2,672	\$4,564	47.93%
187	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$9,005	\$8,174	\$4,564	\$4,019	49.17%
188	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$7,664	\$9,639	\$12,119	\$13,942	144.64%
189	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$6,573	\$15,134	\$14,079	\$16,405	108.40%
190	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$5,673	\$5,321	\$6,342	\$6,342	119.19%
191	MASSACHUSETTS BAY INS CO	0.00%	\$5,493	\$4,600	\$21,056	\$1,048	22.78%
192	CENTENNIAL INSURANCE COMPANY	0.00%	\$5,222	\$5,885	\$18,648	\$18,940	321.84%
193	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$4,968	\$4,011	\$1,503	\$1,435	35.78%
194	GREAT AMERICAN CONTEMPORARY INSURANCE CO	0.00%	\$4,114	\$4,013	\$3,142	\$3,133	78.07%
195	AMERICAN AND FOREIGN INSURANCE CO	0.00%	\$4,042	\$4,013	\$0	\$8,982	223.82%
196	INFINITY INSURANCE COMPANY	0.00%	\$4,001	\$23,280	\$8,955	-\$23,003	-98.81%
197	TWIN CITY FIRE INS CO	0.00%	\$3,964	\$4,569	\$9,353	\$6,835	149.60%
198	RESPONSE INSURANCE COMPANY	0.00%	\$3,805	\$2,910	\$1,285	\$1,485	51.03%
199	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$3,390	\$3,272	\$0	\$0	0.00%
200	AMERICAN PROTECTION INSURANCE CO	0.00%	\$3,110	\$2,912	\$3,071	\$3,071	105.46%
201	PRUDENTIAL COMMERCIAL INSURANCE COMPANY	0.00%	\$2,963	\$2,954	\$1,518	-\$553	-18.72%
202	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$2,692	\$2,273	\$0	\$0	0.00%
203	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$2,478	\$1,777	\$45	\$2	0.11%
204	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$2,147	\$2,521	\$3,678	\$4,018	159.38%
205	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$1,912	\$1,574	\$843	\$862	54.76%
206	AEGIS SECURITY INSURANCE COMPANY	0.00%	\$1,863	\$1,617	\$0	\$0	0.00%
207	ONEBEACON INSURANCE COMPANY	0.00%	\$1,651	\$1,588	\$4,800	-\$26,642	-1677.71%
208	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$1,563	\$1,253	\$0	\$0	0.00%
209	FOREMOST PROPERTY AND CASUALTY INS CO	0.00%	\$1,380	\$6,963	\$18,191	\$16,765	240.77%
210	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$857	\$493	\$0	\$90	18.26%
211	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$760	\$604	\$0	\$0	0.00%
212	ASSURANCE COMPANY OF AMERICA	0.00%	\$640	\$748	\$0	\$0	0.00%
213	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$348	\$544	\$33,730	\$40,899	7518.20%
214	ROYAL INDEMNITY COMPANY	0.00%	\$227	\$233	\$0	-\$2	-0.86%
215	VALIANT INS CO	0.00%	\$223	\$426	\$200	-\$1,600	-375.59%
216	FIDELITY AND CASUALTY CO OF NY	0.00%	\$199	\$780	\$116	\$110	14.10%
217	SAFEGUARD INSURANCE COMPANY	0.00%	\$198	\$223	\$0	-\$2	-0.90%
218	ATLANTIC MUTUAL INSURANCE COMPANY	0.00%	\$197	\$197	\$335,663	\$294,173	149326.40%
219	AMERICAN CASUALTY CO OF READING PA	0.00%	\$133	\$133	\$88	\$175	131.58%
220	MARYLAND CASUALTY COMPANY	0.00%	\$114	\$227	\$5,162	\$24,665	10865.64%
221	ALLIANCE INSURANCE COMPANY INC	0.00%	\$98	\$5,508	\$9,927	-\$6,171	-112.04%
222	UNION INSURANCE CO	0.00%	\$91	\$5,948	\$951	-\$428	-7.20%
223	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	\$71	\$83	\$37	-\$71	-85.54%
224	ROYAL INSURANCE COMPANY OF AMERICA	0.00%	\$70	\$89	\$0	-\$3	-3.37%
225	STONINGTON INSURANCE COMPANY	0.00%	\$21	\$21	\$116,749	-\$131,618	-626752.38%
226	CUMIS INSURANCE SOCIETY INC	0.00%	\$14	\$12	\$7	\$5	41.67%
227	FIDELITY AND DEPOSIT CO MARYLAND	0.00%	\$9	-\$1	\$6	\$5	-500.00%
228	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$4	\$52,649	\$196,717	\$10,859	20.63%
229	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$3	\$2	\$0	\$0	0.00%
230	PROGRESSIVE PREFERRED INSURANCE COMPANY	0.00%	\$1	\$1	\$0	\$0	0.00%
231	ACE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$63	N/A
232	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,048	N/A
233	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$84	N/A
234	ARCH INSURANCE COMPANY	0.00%	\$0	\$0	\$20,029	\$0	N/A
235	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	\$1,096	N/A
236	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$142	N/A
237	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$8,707	-\$11,283	N/A

2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)

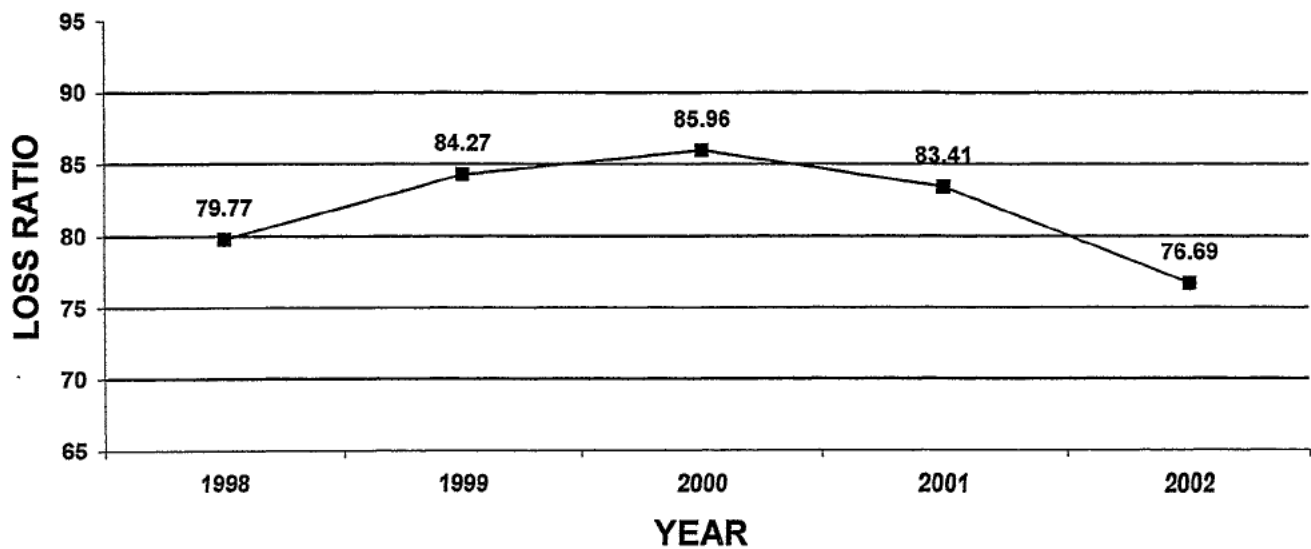
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
238	CLARENDON NATIONAL INS CO	0.00%	\$0	\$0	\$0	-\$6,928	N/A
239	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	\$1	\$0	-\$20,488	-2048800.00%
240	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$23	N/A
241	CONTINENTAL WESTERN INSURANCE CO	0.00%	\$0	\$53	\$645	-\$4,655	-8783.02%
242	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$14,541	\$9,357	N/A
243	ESURANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$7,262	-\$2,338	N/A
244	FEDERATED MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$85,747	\$89,778	N/A
245	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$7	\$5,238	\$4,217	60242.86%
246	GRANITE STATE INSURANCE COMPANY	0.00%	\$0	\$1	\$0	-\$4,883	-488300.00%
247	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$2,727	\$2,707	N/A
248	INSURANCE CO OF THE STATE OF PA	0.00%	\$0	\$0	\$0	-\$59,222	N/A
249	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	\$33	N/A
250	NATIONAL UNION FIRE INSURANCE CO OF PITTSBURG	0.00%	\$0	\$404,924	\$0	-\$369,317	-91.21%
251	NATIONWIDE ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$6,197	N/A
252	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$26,988	N/A
253	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$0	\$0	\$0	-\$42	N/A
254	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	-\$727	-\$1,200	N/A
255	OHIO SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$16	N/A
256	PROGRESSIVE HOME INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,396	N/A
257	REDLAND INSURANCE COMPANY	0.00%	\$0	\$64,171	\$0	\$0	0.00%
258	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$58,380	\$32,309	N/A
259	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,500	N/A
260	TIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$3,155	\$3,155	N/A
261	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	\$0	\$0	-\$3,715	-\$6,421	N/A
262	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	\$10,899	\$11,680	N/A
263	UNITED STATES FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$381	N/A
264	XL SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$44,064	-\$102,893	N/A
265	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$487	N/A
266	INSURANCE COMPANY OF NORTH AMERICA	0.00%	-\$4	-\$4	-\$2	\$104	-2600.00%
267	UNITED STATES FIDELITY & GUARANTY CO	0.00%	-\$4	\$28	\$6,137	\$4,019	14353.57%
268	FARMERS AND MERCHANTS INSURANCE CO	0.00%	-\$11	-\$11	\$82,726	-\$151,998	1381800.00%
269	NORTHLAND INSURANCE COMPANY	0.00%	-\$19	\$55	\$0	-\$34	-61.82%
270	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.00%	-\$34	\$215	\$0	-\$1,960	-911.63%
271	CALIFORNIA CASUALTY INSURANCE CO	0.00%	-\$38	-\$38	\$7,718	-\$13,227	34807.89%
272	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	-\$43	\$386	\$7,861	\$5,987	1551.04%
273	UNITED SECURITY INSURANCE COMPANY	0.00%	-\$43	\$1,534	\$2,043	-\$36,658	-2389.70%
274	SAFECO INSURANCE COMPANY OF ILLINOIS	0.00%	-\$95	\$7,387	\$15,566	\$6,247	84.57%
275	TIG INSURANCE COMPANY	0.00%	-\$191	-\$140	-\$174	-\$174	124.29%
276	CONTINENTAL INSURANCE COMPANY THE	0.00%	-\$200	-\$170	\$118,388	\$86,635	-50961.76%
277	ECONOMY FIRE & CASUALTY COMPANY	0.00%	-\$284	\$3,841	\$6,684	-\$7,047	-183.47%
278	TRAVELERS INDEMNITY COMPANY	0.00%	-\$525	-\$465	\$1,368	\$2,050	-440.86%
279	STATE AUTOMOBILE MUTUAL INS CO	0.00%	-\$954	\$2,632	\$16,843	\$6,501	247.00%
280	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	-\$2,154	\$84,212	\$79,700	\$13,996	16.62%
281	FIRST NATIONAL INS CO OF AMERICA	0.00%	-\$14,545	\$315,689	\$509,190	\$324,234	102.71%
282	SAFECO INSURANCE CO OF AMERICA	0.00%	-\$18,827	\$2,139,565	\$3,001,921	\$1,960,279	91.62%
TOTAL		100.00%	\$507,741,126	\$484,361,369	\$371,358,545	\$371,471,878	76.69%

MISSOURI PRIVATE PASSENGER AUTO INSURANCE
(Auto Liability Property Damage)

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Medical Payments)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	31.36%	\$28,680,014	\$26,555,059	\$19,980,533	\$21,338,362	80.36%
2	AMERICAN FAMILY MUTUAL INS CO	11.45%	\$10,470,024	\$10,279,298	\$7,632,264	\$8,290,682	80.65%
3	SHELTER MUTUAL INSURANCE CO	8.55%	\$7,823,318	\$7,461,930	\$5,385,099	\$5,929,513	79.46%
4	FARMERS INSURANCE COMPANY INC	5.53%	\$5,061,339	\$5,143,585	\$3,035,904	\$3,333,658	64.81%
5	AUTOMOBILE CLUB INTER-INS EXCHANGE	2.88%	\$2,630,120	\$2,605,483	\$1,394,889	\$1,287,796	49.43%
6	AMERICAN STANDARD INS CO OF WISCONSIN	2.72%	\$2,490,537	\$2,356,781	\$1,744,035	\$1,750,303	74.27%
7	ALLSTATE INSURANCE COMPANY	2.71%	\$2,475,966	\$2,417,077	\$1,560,690	\$1,453,907	60.15%
8	STATE FARM FIRE AND CASUALTY CO	2.35%	\$2,148,067	\$1,990,588	\$1,934,117	\$1,921,975	96.55%
9	SAFECO NATIONAL INSURANCE COMPANY	2.25%	\$2,060,576	\$1,765,315	\$741,620	\$1,275,358	72.25%
10	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.21%	\$2,021,730	\$1,971,796	\$1,525,780	\$1,555,530	78.89%
11	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.40%	\$1,283,358	\$1,275,789	\$811,162	\$848,514	66.51%
12	PROGRESSIVE CLASSIC INSURANCE COMPANY	1.40%	\$1,283,319	\$1,339,953	\$754,356	\$742,474	55.41%
13	PROGRESSIVE NORTHWESTERN INS CO	1.38%	\$1,262,075	\$1,022,182	\$537,005	\$580,768	56.82%
14	ALLSTATE PROPERTY & CASUALTY INS CO	1.35%	\$1,230,469	\$1,124,808	\$907,655	\$993,607	88.34%
15	HARTFORD UNDERWRITERS INSURANCE CO	1.18%	\$1,076,611	\$1,087,237	\$1,003,397	\$784,935	72.20%
16	MID CENTURY INSURANCE COMPANY	1.16%	\$1,057,153	\$1,064,302	\$581,747	\$417,077	39.19%
17	PROGRESSIVE HALCYON INSURANCE COMPANY	1.02%	\$936,326	\$928,809	\$571,292	\$603,332	64.96%
18	GEICO GENERAL INS CO	0.95%	\$869,520	\$793,761	\$730,128	\$835,486	105.26%
19	CORNERSTONE NATIONAL INSURANCE COMPANY	0.89%	\$816,118	\$842,457	\$521,232	\$574,805	68.23%
20	CAMERON MUTUAL INSURANCE COMPANY	0.84%	\$771,426	\$779,737	\$492,894	\$565,359	72.51%
21	USAA CASUALTY INSURANCE COMPANY	0.75%	\$682,183	\$652,468	\$429,242	\$476,981	73.10%
22	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.69%	\$631,735	\$611,152	\$373,237	\$325,634	53.28%
23	LIBERTY MUTUAL FIRE INSURANCE CO	0.69%	\$627,890	\$619,905	\$519,362	\$626,701	101.10%
24	GOVERNMENT EMPLOYEES INSURANCE CO	0.58%	\$526,602	\$489,605	\$431,782	\$420,606	85.91%
25	COLUMBIA MUTUAL INSURANCE CO	0.57%	\$524,258	\$532,147	\$332,390	\$80,095	15.05%
26	DAIRYLAND INSURANCE COMPANY	0.54%	\$491,789	\$484,850	\$231,508	\$236,785	48.84%
27	AMCO INSURANCE COMPANY	0.49%	\$446,876	\$413,070	\$236,605	\$366,697	88.77%
28	PROGRESSIVE SPECIALTY INS CO	0.48%	\$440,548	\$486,766	\$348,008	\$329,093	67.61%
29	PROGRESSIVE CASUALTY INSURANCE CO	0.45%	\$412,629	\$409,221	\$178,834	\$192,391	47.01%
30	ALLIED PROPERTY & CASUALTY INS CO	0.39%	\$353,171	\$338,271	\$260,182	\$300,390	88.80%
31	OMAHA PROPERTY AND CASUALTY INS CO	0.37%	\$340,321	\$326,132	\$117,986	\$137,772	42.24%
32	SHELTER GENERAL INS CO	0.37%	\$337,468	\$340,030	\$304,253	\$244,043	71.77%
33	PROPERTY & CASUALTY INS CO OF HARTFORD	0.32%	\$293,327	\$215,044	\$130,454	\$121,966	56.72%
34	DEPOSITORS INSURANCE COMPANY	0.32%	\$290,431	\$271,514	\$272,217	\$364,515	134.25%
35	GEICO INDEMNITY COMPANY	0.32%	\$289,334	\$262,764	\$168,622	\$178,185	67.81%
36	GRINNELL MUTUAL REINSURANCE COMPANY	0.31%	\$281,113	\$278,362	\$182,315	\$197,419	70.92%
37	GLENS FALLS INSURANCE COMPANY THE	0.30%	\$278,424	\$282,837	\$129,935	\$295,380	104.43%
38	AUTO OWNERS INSURANCE CO MUTUAL	0.23%	\$213,819	\$207,172	\$192,069	\$237,763	114.77%
39	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.23%	\$208,525	\$213,516	\$182,272	\$176,588	82.70%
40	GENERAL CASUALTY CO OF WISCONSIN	0.23%	\$208,006	\$193,004	\$103,361	\$158,623	82.19%
41	GUIDEONE ELITE INSURANCE COMPANY	0.23%	\$206,200	\$207,116	\$127,052	\$205,254	99.10%
42	ALLSTATE INDEMNITY COMPANY	0.22%	\$203,464	\$218,074	\$160,066	\$111,628	51.19%
43	NATIONAL GENERAL ASSURANCE COMPANY	0.21%	\$192,659	\$207,360	\$166,740	\$41,167	19.85%
44	COUNTRY MUTUAL INSURANCE COMPANY	0.20%	\$183,201	\$179,828	\$126,486	\$135,709	75.47%
45	GUIDEONE MUTUAL INSURANCE COMPANY	0.20%	\$179,482	\$183,485	\$125,010	\$174,353	95.02%
46	STATE AUTO PROPERTY & CASUALTY INS CO	0.19%	\$172,523	\$155,004	\$68,670	\$82,342	53.12%
47	NATIONAL INSURANCE ASSOCIATION	0.19%	\$170,695	\$207,724	\$80,527	\$141,557	68.15%
48	SENTRY INSURANCE A MUTUAL COMPANY	0.17%	\$159,949	\$161,318	\$112,196	\$19,755	12.25%
49	WESTERN AGRICULTURAL INSURANCE COMPANY	0.17%	\$155,801	\$120,869	\$58,948	\$82,316	68.10%
50	METROPOLITAN GROUP PROP & CAS INS CO	0.17%	\$153,772	\$148,585	\$144,177	\$147,250	99.10%
51	AUTO CLUB FAMILY INSURANCE COMPANY	0.17%	\$153,021	\$141,631	\$35,388	\$38,613	27.26%
52	GEICO CASUALTY COMPANY	0.16%	\$143,571	\$141,394	\$69,820	\$85,177	60.24%
53	FIREMANS FUND INSURANCE COMPANY	0.16%	\$143,054	\$58,348	\$18,129	\$75,786	129.89%
54	MILLERS MUTUAL INSURANCE ASSOCIATION	0.16%	\$142,320	\$143,416	\$112,345	\$99,812	69.60%
55	MILLERS CLASSIFIED INSURANCE COMPANY	0.15%	\$132,827	\$133,003	\$90,389	\$73,373	55.17%
56	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.14%	\$131,712	\$122,112	\$101,554	\$131,380	107.59%
57	ECONOMY PREMIER ASSURANCE COMPANY	0.14%	\$130,285	\$120,031	\$44,265	\$67,439	56.18%
58	HAULERS INSURANCE COMPANY INC	0.14%	\$124,009	\$110,878	\$46,128	\$53,113	47.90%
59	OMNI INSURANCE COMPANY	0.13%	\$121,113	\$115,995	\$76,010	\$96,035	82.79%
60	CINCINNATI INS CO THE	0.13%	\$118,810	\$121,252	\$86,604	\$134,537	110.96%

2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Medical Payments)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	TRAVCO INSURANCE COMPANY	0.13%	\$118,207	\$124,456	\$78,412	\$66,262	53.24%
62	METROPOLITAN PROPERTY & CASUALTY INS CO	0.12%	\$113,835	\$110,331	\$48,076	\$53,886	48.84%
63	NATIONAL GENERAL INS CO	0.12%	\$107,042	\$111,275	\$92,300	\$21,547	19.36%
64	NATIONWIDE MUTUAL INSURANCE COMPANY	0.11%	\$100,888	\$100,841	\$139,658	\$148,115	146.88%
65	SAGAMORE INSURANCE COMPANY	0.11%	\$97,272	\$73,686	\$36,402	\$49,339	66.96%
66	HARTFORD FIRE INSURANCE COMPANY	0.11%	\$96,878	\$101,579	\$63,708	\$91,963	90.53%
67	GUIDEONE AMERICA INSURANCE COMPANY	0.11%	\$96,757	\$90,544	\$29,465	\$46,350	51.19%
68	USAA GENERAL INDEMNITY COMPANY	0.10%	\$95,525	\$91,485	\$36,848	\$36,408	39.80%
69	AMERICAN ECONOMY INSURANCE COMPANY	0.10%	\$94,845	\$97,500	\$48,786	\$61,071	62.64%
70	COUNTRY PREFERRED INSURANCE COMPANY	0.10%	\$94,159	\$88,330	\$72,162	\$58,841	66.61%
71	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS (0.10%	\$91,144	\$89,654	\$105,385	\$75,916	84.68%
72	TICO INSURANCE COMPANY	0.10%	\$90,394	\$96,797	\$102,947	\$159,906	165.20%
73	STATE AUTO NATIONAL INSURANCE COMPANY	0.10%	\$88,661	\$74,736	\$14,168	\$22,477	30.08%
74	WEST AMERICAN INSURANCE COMPANY	0.09%	\$83,479	\$81,847	\$77,259	\$83,211	101.67%
75	TRAVELERS PROPERTY CASUALTY INS-B132 CO OF ILL	0.09%	\$81,799	\$63,967	\$25,593	\$38,821	60.69%
76	AMICA MUTUAL INSURANCE COMPANY	0.09%	\$78,907	\$76,417	\$35,677	\$14,378	18.82%
77	GE CASUALTY INSURANCE COMPANY	0.09%	\$78,506	\$83,630	\$53,320	\$106,852	127.77%
78	AMEX ASSURANCE COMPANY	0.09%	\$77,981	\$75,359	\$34,451	\$29,725	39.44%
79	WINDSOR INSURANCE COMPANY	0.08%	\$74,607	\$81,091	\$81,795	\$59,540	73.42%
80	PHOENIX INSURANCE COMPANY THE	0.08%	\$73,978	\$78,849	\$53,486	\$31,284	39.68%
81	MENDOTA INSURANCE COMPANY	0.08%	\$73,140	\$91,417	\$35,333	\$40,070	43.83%
82	AMERICAN STATES PREFERRED INS CO	0.08%	\$72,773	\$74,961	\$26,990	\$46,850	62.50%
83	GRINNELL SELECT INSURANCE COMPANY	0.08%	\$68,940	\$66,775	\$57,268	\$75,283	112.74%
84	TEACHERS INSURANCE COMPANY	0.07%	\$67,566	\$66,609	\$65,836	\$7,550	11.33%
85	GATEWAY INSURANCE COMPANY	0.07%	\$65,698	\$70,069	\$20,153	\$16,672	23.79%
86	WORKMENS AUTO INSURANCE COMPANY	0.07%	\$63,740	\$73,642	\$45,066	\$41,480	56.33%
87	MIC GENERAL INSURANCE CORPORATION	0.07%	\$61,425	\$58,215	\$55,817	\$6,565	11.28%
88	AMERICAN NATIONAL GENERAL INS CO	0.07%	\$60,789	\$59,582	\$38,763	\$20,473	34.36%
89	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.07%	\$60,179	\$68,340	\$27,406	\$14,155	20.71%
90	MIDWESTERN INDEMNITY COMPANY THE	0.06%	\$58,806	\$13,328	\$6,151	\$10,527	78.98%
91	MONTGOMERY WARD INSURANCE COMPANY	0.06%	\$58,381	\$42,922	\$13,933	\$32,048	74.67%
92	SECURA INSURANCE A MUTUAL COMPANY	0.06%	\$55,685	\$60,350	\$28,659	\$26,608	44.09%
93	SECURA SUPREME INSURANCE COMPANY	0.06%	\$51,530	\$39,608	\$16,737	\$23,194	58.56%
94	AUTOMOBILE INS CO OF HARTFORD CT	0.05%	\$48,750	\$51,849	\$40,264	\$39,813	76.79%
95	AMERICAN MOTORISTS INSURANCE CO	0.05%	\$46,894	\$46,894	\$18,343	-\$1,737	-3.70%
96	AMERICAN STATES INSURANCE COMPANY	0.05%	\$46,263	\$50,692	\$15,751	\$18,634	36.76%
97	TRUMBULL INSURANCE COMPANY	0.05%	\$42,650	\$41,738	\$27,284	\$32,526	77.93%
98	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.05%	\$42,302	\$35,732	\$24,767	\$31,283	87.55%
99	OWNERS INSURANCE COMPANY	0.05%	\$42,278	\$35,356	\$12,271	\$15,068	42.62%
100	UNITED FIRE AND CASUALTY COMPANY	0.04%	\$39,480	\$36,176	\$28,898	\$23,017	63.63%
101	MERASTAR INSURANCE COMPANY	0.04%	\$37,979	\$42,500	\$67,982	\$93,700	220.47%
102	NEW SOUTH INSURANCE COMPANY	0.04%	\$37,134	\$38,912	\$21,943	\$15,419	39.63%
103	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.04%	\$36,839	\$37,827	\$23,385	\$25,922	68.53%
104	FARMERS ALLIANCE MUTUAL INS CO	0.04%	\$36,392	\$29,857	\$12,635	\$16,635	55.72%
105	HARTFORD ACCIDENT & INDEMNITY CO	0.04%	\$35,975	\$41,513	\$34,400	\$25,340	61.04%
106	GE PROPERTY & CASUALTY INSURANCE COMPANY	0.04%	\$35,532	\$39,673	\$38,439	\$50,421	127.09%
107	ATLANTIC MUTUAL INSURANCE COMPANY	0.04%	\$34,587	\$37,032	\$42,296	\$61,629	166.42%
108	KANSAS CITY FIRE & MARINE INS CO	0.04%	\$32,319	\$1,408	\$0	\$0	0.00%
109	FIREMANS FUND INS CO OF MISSOURI	0.03%	\$29,762	\$129,251	\$149,438	\$217,011	167.90%
110	SECURITY NATIONAL INSURANCE COMPANY	0.03%	\$28,231	\$30,909	-\$984	-\$1,495	-4.84%
111	EMCASCO INSURANCE COMPANY	0.03%	\$27,194	\$28,720	\$15,403	\$9,496	33.06%
112	AMERICAN FIRE & CASUALTY COMPANY	0.03%	\$26,005	\$25,870	\$25,730	\$28,427	109.88%
113	LIBERTY INSURANCE CORPORATION	0.03%	\$24,555	\$27,651	\$17,126	\$26,998	97.64%
114	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.03%	\$24,538	\$29,291	\$23,411	\$10,867	37.10%
115	DEERBROOK INSURANCE COMPANY	0.03%	\$24,365	\$19,012	\$11,329	\$15,271	80.32%
116	TRAVELERS PROPERTY CASUALTY INS CO	0.03%	\$24,335	\$19,847	\$15,768	\$25,288	127.41%
117	FEDERATED MUTUAL INSURANCE COMPANY	0.03%	\$24,287	\$24,847	\$17,282	\$1,152	4.64%
118	METROPOLITAN GENERAL INS CO	0.03%	\$23,284	\$24,265	\$39,720	\$27,452	113.13%
119	METROPOLITAN CASUALTY INS CO	0.02%	\$22,513	\$23,320	\$18,473	\$11,971	51.33%
120	NATIONWIDE PROPERTY & CASUALTY INS CO	0.02%	\$21,768	\$19,559	\$17,602	\$21,571	110.29%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Medical Payments)**

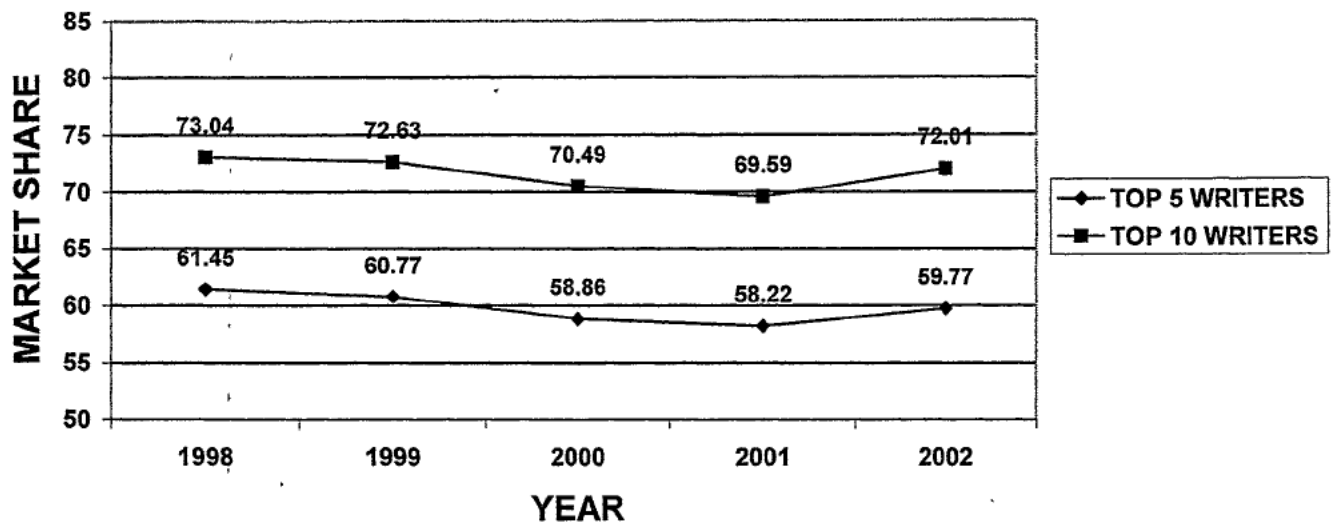
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$21,493	\$25,018	\$9,987	\$4,071	16.27%
122	INTEGON GENERAL INSURANCE CORPORATION	0.02%	\$21,123	\$23,079	\$11,288	\$9,701	42.03%
123	INTEGON NATIONAL INSURANCE COMPANY	0.02%	\$20,749	\$28,117	\$10,696	\$8,707	30.97%
124	STANDARD FIRE INSURANCE COMPANY	0.02%	\$20,122	\$22,224	\$19,741	\$17,936	80.71%
125	INTEGON INDEMNITY CORP	0.02%	\$19,455	\$24,563	\$5,000	\$1,341	5.46%
126	VICTORIA FIRE & CASUALTY COMPANY	0.02%	\$18,564	\$15,353	\$6,511	\$14,572	94.91%
127	MERIDIAN SECURITY INSURANCE COMPANY	0.02%	\$18,506	\$36,761	\$21,003	\$1,071	2.91%
128	YOUNG AMERICA INSURANCE COMPANY	0.02%	\$18,285	\$16,802	\$5,037	\$9,739	57.96%
129	TRINITY UNIVERSAL INSURANCE COMPANY	0.02%	\$17,676	\$7,773	\$22,375	\$58,708	755.28%
130	HORACE MANN INSURANCE COMPANY	0.02%	\$17,295	\$17,689	\$9,256	\$4,087	23.10%
131	CAMERON NATIONAL INSURANCE COMPANY	0.02%	\$16,142	\$10,346	\$5,164	\$6,302	60.91%
132	COUNTRY CASUALTY INS CO	0.02%	\$16,003	\$14,998	\$4,697	\$5,131	34.21%
133	NATIONAL ALLIANCE INSURANCE CO	0.02%	\$15,023	\$16,691	\$8,096	-\$38	-0.23%
134	GMAC INSURANCE COMPANY ONLINE INC	0.02%	\$14,893	\$9,875	\$1,177	\$4,756	48.16%
135	FOREMOST INSURANCE CO	0.01%	\$13,159	\$15,505	\$14,584	\$0	0.00%
136	OHIO CASUALTY INSURANCE COMPANY	0.01%	\$12,445	\$12,555	\$15,889	\$4,114	32.77%
137	TRAVELERS INDEMNITY CO OF AMERICA	0.01%	\$12,427	\$13,838	\$15,220	\$11,135	80.47%
138	WORLDWIDE INSURANCE COMPANY	0.01%	\$12,149	\$14,550	\$11,822	\$13,226	90.90%
139	ARGONAUT INSURANCE COMPANY	0.01%	\$11,266	\$11,768	\$9,483	\$7,929	67.38%
140	NORTHBROOK INDEMNITY CO	0.01%	\$10,018	\$6,241	\$4,973	\$150,681	2412.77%
141	AMERICAN MODERN HOME INSURANCE CO	0.01%	\$7,870	\$2,675	\$0	\$0	0.00%
142	VIKING INSURANCE COMPANY OF WISCONSIN	0.01%	\$7,864	\$7,740	\$0	\$5,122	66.18%
143	HORACE MANN PROPERTY & CASUALTY INS CO	0.01%	\$7,725	\$6,696	\$4,000	-\$1,097	-16.38%
144	GENERAL INSURANCE CO OF AMERICA	0.01%	\$6,896	\$7,950	\$0	\$1,633	20.54%
145	PRUDENTIAL GENERAL INS CO	0.01%	\$6,853	\$6,709	\$2,030	\$2,030	30.26%
146	TRADERS INSURANCE COMPANY	0.01%	\$6,746	\$9,470	\$2,322	\$2,403	25.37%
147	WARNER INSURANCE COMPANY	0.01%	\$6,278	\$10,328	\$6,054	\$6,054	58.62%
148	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$5,994	\$7,164	\$24,991	\$3,790	52.90%
149	HARTFORD CASUALTY INS CO	0.01%	\$5,616	\$6,457	\$11,138	\$3,660	56.68%
150	FEDERAL INSURANCE COMPANY	0.01%	\$5,398	\$4,748	\$20,453	-\$11,949	-251.66%
151	LEADER INSURANCE COMPANY	0.01%	\$5,181	\$6,838	\$2,960	\$3,496	51.13%
152	FIRST LIBERTY INSURANCE CORP THE	0.01%	\$5,126	\$4,986	\$4,782	\$9,925	199.06%
153	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	\$4,478	\$4,623	\$2,000	\$3,442	74.45%
154	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$4,451	\$4,833	\$1,232	\$3,916	81.03%
155	CONSUMERS INSURANCE USA INC	0.00%	\$4,441	\$1,425	\$0	\$0	0.00%
156	ARMED FORCES INSURANCE EXCHANGE	0.00%	\$4,225	\$4,159	\$5,000	\$20,993	504.76%
157	ATLANTA CASUALTY COMPANY	0.00%	\$4,156	\$5,916	\$7,776	\$7,776	131.44%
158	AMERICAN BANKERS INS CO OF FLORIDA	0.00%	\$3,856	\$4,178	\$0	-\$485	-11.61%
159	PAFCO GENERAL INSURANCE COMPANY	0.00%	\$3,636	\$4,654	\$4,958	\$3,045	65.43%
160	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$3,613	\$2,954	\$0	\$145	4.91%
161	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$3,560	\$3,581	\$1,588	\$3,009	84.03%
162	ATLANTA SPECIALTY INSURANCE COMPANY	0.00%	\$2,647	\$3,490	\$3,000	\$390	11.17%
163	REGENT INSURANCE COMPANY	0.00%	\$2,281	\$1,038	\$241	-\$710	-68.40%
164	FARM AND CITY INSURANCE COMPANY	0.00%	\$2,177	\$1,887	\$0	\$0	0.00%
165	AMERICAN PREMIER INSURANCE COMPANY	0.00%	\$1,829	\$2,675	\$4,342	\$4,342	162.32%
166	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$1,406	\$1,377	\$0	\$27	1.96%
167	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$1,395	\$1,395	\$0	-\$1,000	-71.68%
168	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$1,339	\$1,654	\$710	\$1,441	87.12%
169	CENTENNIAL INSURANCE COMPANY	0.00%	\$1,292	\$1,349	\$4,000	\$1,124	83.32%
170	GREAT AMERICAN CONTEMPORARY INSURANCE CO	0.00%	\$1,172	\$1,153	\$0	\$0	0.00%
171	USAUTO INSURANCE COMPANY INC	0.00%	\$1,080	\$130	\$0	\$0	0.00%
172	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$1,029	\$895	\$375	\$65	7.26%
173	RESPONSE INSURANCE COMPANY	0.00%	\$994	\$784	\$0	\$406	51.79%
174	AMERICAN PROTECTION INSURANCE CO	0.00%	\$867	\$867	\$0	-\$212	-24.45%
175	SAFECO INSURANCE CO OF AMERICA	0.00%	\$828	\$256,724	\$856,129	\$808,925	315.10%
176	AMERICAN LIVE STOCK INSURANCE CO	0.00%	\$815	\$838	\$0	\$0	0.00%
177	PRUDENTIAL COMMERCIAL INSURANCE COMPANY	0.00%	\$772	\$765	\$252	\$252	32.94%
178	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$694	\$568	\$0	\$0	0.00%
179	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$631	\$1,817	\$3,048	\$3,075	169.24%
180	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$615	\$741	\$0	-\$155	-20.92%

2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Medical Payments)

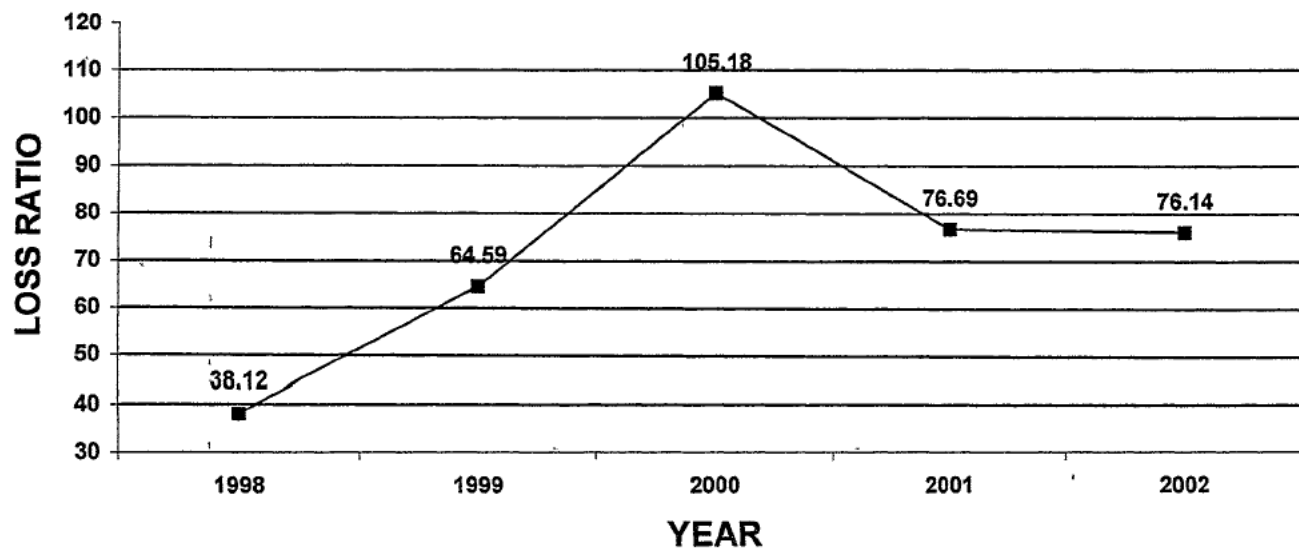
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$519	\$593	\$0	\$0	0.00%
182	FOREMOST PROPERTY AND CASUALTY INS CO	0.00%	\$417	\$1,751	\$0	\$0	0.00%
183	TWIN CITY FIRE INS CO	0.00%	\$378	\$481	\$0	\$0	0.00%
184	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$253	\$201	\$0	\$0	0.00%
185	INFINITY INSURANCE COMPANY	0.00%	\$242	\$971	\$2,000	\$1,639	168.80%
186	AMERICAN SERVICE INSURANCE COMPANY	0.00%	\$207	\$491	\$0	\$0	0.00%
187	NAU COUNTRY INSURANCE COMPANY	0.00%	\$193	\$268	\$0	\$0	0.00%
188	AMERICAN AND FOREIGN INSURANCE CO	0.00%	\$186	\$186	\$0	\$0	0.00%
189	FOUNDERS INSURANCE COMPANY	0.00%	\$124	\$227	\$996	\$405	178.41%
190	ALLIANCE INSURANCE COMPANY INC	0.00%	\$21	\$1,180	\$3,202	-\$1,991	-168.73%
191	PACIFIC INDEMNITY COMPANY	0.00%	\$10	\$4	-\$519	\$3,960	99000.00%
192	UNION INSURANCE CO	0.00%	\$9	\$933	\$0	\$0	0.00%
193	ROYAL INDEMNITY COMPANY	0.00%	\$7	\$7	\$0	\$0	0.00%
194	SAFEGUARD INSURANCE COMPANY	0.00%	\$7	\$8	\$0	\$0	0.00%
195	ROYAL INSURANCE COMPANY OF AMERICA	0.00%	\$2	\$3	\$0	\$0	0.00%
196	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$300	N/A
197	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	\$2,527	N/A
198	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$0	\$28,800	-\$21,200	N/A
199	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$125	-\$1	N/A
200	CONTINENTAL WESTERN INSURANCE CO	0.00%	\$0	\$13	\$0	-\$2,500	-19230.77%
201	FAIRMONT INSURANCE COMPANY	0.00%	\$0	\$0	\$11,350	-\$4,010	N/A
202	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	\$0	-\$118	N/A
203	FIDELITY AND CASUALTY CO OF NY	0.00%	\$0	\$204	\$0	\$0	0.00%
204	GREAT NORTHERN INSURANCE COMPANY	0.00%	\$0	\$0	\$29,974	\$30,607	N/A
205	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	\$85	N/A
206	NATIONWIDE ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$531	N/A
207	NATIONWIDE GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$2	N/A
208	OHIO SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5	N/A
209	PROGRESSIVE HOME INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$49	N/A
210	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$477	\$23,828	\$18,450	3867.92%
211	TIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$39,286	\$5,161	N/A
212	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	-\$200	-\$200	N/A
213	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	\$0	\$0	\$3,215	-\$234	N/A
214	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	\$4,000	\$4,040	N/A
215	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$1,000	\$931	N/A
216	UNIVERSAL UNDERWRITERS INS CO	0.00%	\$0	\$0	\$3,539	\$10,671	N/A
217	VIGILANT INSURANCE COMPANY	0.00%	\$0	\$0	\$3,385	\$3,212	N/A
218	NORTHLAND INSURANCE COMPANY	0.00%	-\$3	\$47	\$0	-\$20	-42.55%
219	SAFECO INSURANCE COMPANY OF ILLINOIS	0.00%	-\$6	\$824	\$20,801	\$23,916	2902.43%
220	CALIFORNIA CASUALTY INSURANCE CO	0.00%	-\$9	-\$9	\$1,666	-\$3,089	34322.22%
221	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	-\$11	\$6	\$0	\$0	0.00%
222	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.00%	-\$13	\$61	\$0	\$0	0.00%
223	ECONOMY FIRE & CASUALTY COMPANY	0.00%	-\$31	\$902	\$1,001	-\$1,194	-132.37%
224	CONTINENTAL INSURANCE COMPANY THE	0.00%	-\$47	-\$32	\$66,799	\$36,413	-113790.63%
225	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	-\$159	\$12,836	\$83,243	\$456,628	3557.40%
226	STATE AUTOMOBILE MUTUAL INS CO	0.00%	-\$199	\$667	\$3,858	\$3,715	556.97%
227	GENERAL CASUALTY CO OF ILLINOIS	0.00%	-\$264	\$11,040	\$90,937	-\$46,371	-420.03%
228	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	-\$371	\$15,599	\$10,851	-\$3,872	-24.82%
229	FIRST NATIONAL INS CO OF AMERICA	0.00%	-\$1,482	\$34,226	\$115,128	\$108,825	317.96%
TOTAL		100.00%	\$91,459,309	\$87,805,235	\$62,981,548	\$66,851,821	76.14%

MISSOURI PRIVATE PASSENGER AUTO INSURANCE
(Medical Payments)

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Uninsured Motorist)**

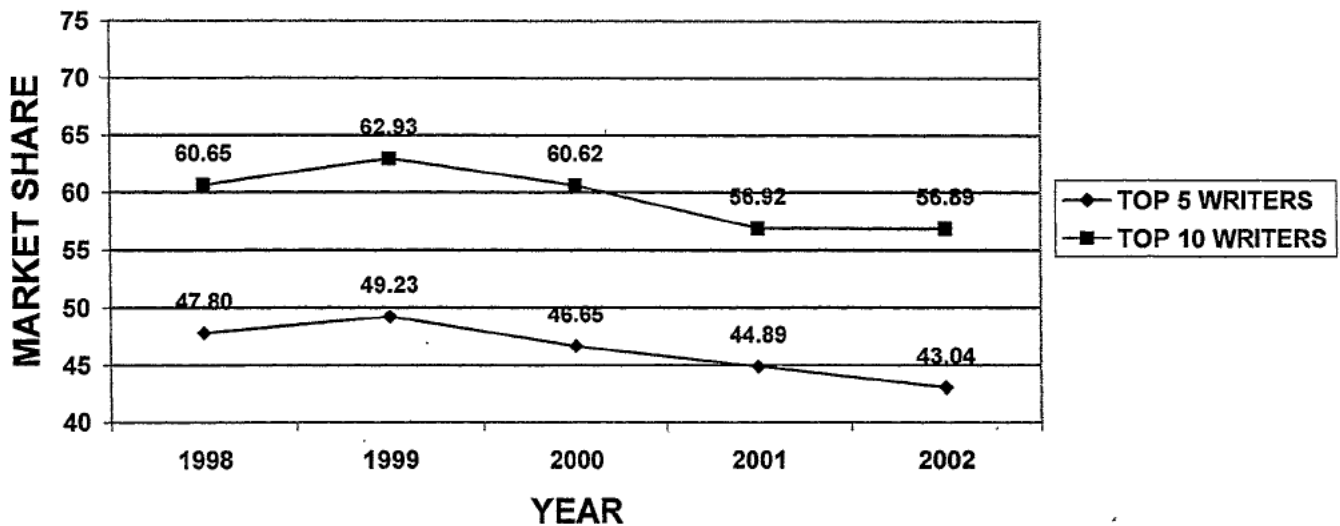
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	18.59%	\$16,302,756	\$16,343,141	\$10,611,677	\$10,293,751	62.99%
2	FARMERS INSURANCE COMPANY INC	9.20%	\$8,062,803	\$8,593,576	\$5,679,355	\$1,238,236	14.41%
3	SHELTER MUTUAL INSURANCE CO	7.18%	\$6,293,793	\$6,539,180	\$3,907,834	\$4,302,902	65.80%
4	SAFECO NATIONAL INSURANCE COMPANY	4.09%	\$3,589,713	\$3,070,868	\$37,608	\$1,472,571	47.95%
5	AUTOMOBILE CLUB INTER-INS EXCHANGE	3.98%	\$3,486,082	\$3,405,240	\$1,934,081	\$1,805,741	53.03%
6	ALLSTATE INSURANCE COMPANY	3.52%	\$3,082,919	\$2,977,536	\$1,656,707	\$356,443	11.97%
7	FARM BUREAU TOWN & COUNTRY INS CO OF MO	3.15%	\$2,762,448	\$2,715,359	\$767,728	\$557,519	20.53%
8	MID CENTURY INSURANCE COMPANY	2.64%	\$2,318,589	\$2,313,798	\$1,049,688	\$1,436,560	62.09%
9	ALLSTATE PROPERTY & CASUALTY INS CO	2.36%	\$2,068,909	\$1,852,941	\$754,734	\$1,911,049	103.14%
10	PROGRESSIVE NORTHWESTERN INS CO	2.18%	\$1,910,251	\$1,525,817	\$687,950	\$863,070	56.55%
11	PROGRESSIVE CLASSIC INSURANCE COMPANY	1.97%	\$1,723,641	\$1,824,740	\$761,579	\$772,098	42.31%
12	STATE FARM FIRE AND CASUALTY CO	1.49%	\$1,305,840	\$1,288,639	\$1,683,573	\$2,197,256	170.51%
13	DAIRYLAND INSURANCE COMPANY	1.41%	\$1,239,933	\$1,236,736	\$488,325	\$611,977	49.48%
14	GEICO GENERAL INS CO	1.40%	\$1,229,736	\$1,192,165	\$1,050,081	\$990,993	83.13%
15	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.34%	\$1,171,512	\$1,116,307	\$709,767	\$742,450	66.51%
16	PROGRESSIVE HALCYON INSURANCE COMPANY	1.28%	\$1,120,902	\$1,096,633	\$525,828	\$637,345	58.12%
17	AMERICAN NATIONAL PROPERTY & CASUALTY C	1.21%	\$1,062,327	\$1,006,038	\$191,167	\$205,466	20.42%
18	AMCO INSURANCE COMPANY	1.19%	\$1,042,424	\$964,326	\$76,148	\$118,171	12.25%
19	CAMERON MUTUAL INSURANCE COMPANY	1.16%	\$1,017,934	\$1,003,709	\$419,606	\$591,122	58.89%
20	CORNERSTONE NATIONAL INSURANCE COMPANY	1.10%	\$961,192	\$986,732	\$250,722	\$692,255	70.16%
21	HARTFORD UNDERWRITERS INSURANCE CO	1.04%	\$912,816	\$975,103	\$241,603	\$414,881	42.55%
22	YOUNG AMERICA INSURANCE COMPANY	0.93%	\$816,996	\$815,764	\$188,762	\$274,676	33.67%
23	USAA CASUALTY INSURANCE COMPANY	0.89%	\$780,538	\$734,025	\$482,897	\$536,604	73.10%
24	OMNI INSURANCE COMPANY	0.86%	\$751,070	\$706,077	\$154,245	\$324,217	45.92%
25	DEPOSITORS INSURANCE COMPANY	0.84%	\$738,187	\$690,318	\$288,564	\$386,342	55.97%
26	GOVERNMENT EMPLOYEES INSURANCE CO	0.84%	\$734,319	\$715,178	\$242,704	\$514,431	71.93%
27	ALLSTATE INDEMNITY COMPANY	0.83%	\$730,003	\$818,370	\$620,375	\$-16,766	-2.05%
28	ALLIED PROPERTY & CASUALTY INS CO	0.82%	\$720,691	\$689,592	\$196,483	\$226,769	32.88%
29	GATEWAY INSURANCE COMPANY	0.80%	\$702,486	\$749,221	\$380,395	\$314,693	42.00%
30	LIBERTY MUTUAL FIRE INSURANCE CO	0.78%	\$679,834	\$688,205	\$199,172	\$345,548	50.21%
31	PROGRESSIVE CASUALTY INSURANCE CO	0.67%	\$589,649	\$584,010	\$51,472	\$150,845	25.83%
32	CINCINNATI INS CO THE	0.66%	\$580,661	\$573,010	\$112,760	\$179,750	31.37%
33	AUTO CLUB FAMILY INSURANCE COMPANY	0.65%	\$569,190	\$525,023	\$158,274	\$170,624	32.50%
34	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.65%	\$565,839	\$536,869	\$398,746	\$439,907	81.94%
35	FIREMANS FUND INSURANCE COMPANY	0.61%	\$539,155	\$225,861	\$0	\$61,926	27.42%
36	SHELTER GENERAL INS CO	0.59%	\$516,901	\$546,873	\$267,937	\$214,914	39.30%
37	GEICO INDEMNITY COMPANY	0.58%	\$507,208	\$476,203	\$435,092	\$439,744	92.34%
38	PROGRESSIVE SPECIALTY INS CO	0.58%	\$504,400	\$567,015	\$111,208	\$51,625	9.10%
39	GLENS FALLS INSURANCE COMPANY THE	0.57%	\$504,060	\$551,648	\$13,610	\$344,517	62.45%
40	TRADERS INSURANCE COMPANY	0.56%	\$493,427	\$468,630	\$260,155	\$128,045	27.32%
41	COLUMBIA MUTUAL INSURANCE CO	0.53%	\$464,050	\$467,240	\$745,691	\$113,821	24.36%
42	AUTO OWNERS INSURANCE CO MUTUAL	0.53%	\$461,805	\$427,275	\$134,292	\$9,170	2.15%
43	NATIONAL INSURANCE ASSOCIATION	0.48%	\$423,328	\$515,163	\$459,236	\$351,066	68.15%
44	STATE AUTO PROPERTY & CASUALTY INS CO	0.48%	\$421,073	\$378,348	\$8,253	\$727,382	192.25%
45	NATIONAL GENERAL ASSURANCE COMPANY	0.48%	\$418,085	\$431,760	\$86,686	\$377,500	87.43%
46	OMAHA PROPERTY AND CASUALTY INS CO	0.42%	\$366,289	\$369,751	\$333,904	\$118,500	32.05%
47	GEICO CASUALTY COMPANY	0.39%	\$345,605	\$347,675	\$155,919	\$279,579	80.41%
48	GENERAL CASUALTY CO OF WISCONSIN	0.37%	\$324,720	\$310,477	\$14,500	\$336,293	108.31%
49	GRINNELL MUTUAL REINSURANCE COMPANY	0.36%	\$319,567	\$322,204	\$60,802	\$222,724	69.13%
50	ECONOMY PREMIER ASSURANCE COMPANY	0.35%	\$310,586	\$284,242	\$3,500	\$66,778	23.49%
51	SAGAMORE INSURANCE COMPANY	0.33%	\$286,534	\$212,579	\$18,875	\$94,156	44.29%
52	MENDOTA INSURANCE COMPANY	0.32%	\$282,355	\$351,078	\$41,500	\$60,113	17.12%
53	HARTFORD FIRE INSURANCE COMPANY	0.32%	\$278,241	\$291,831	\$34,061	\$49,168	16.85%
54	METROPOLITAN GROUP PROP & CAS INS CO	0.32%	\$276,525	\$284,732	\$178,600	\$13,587	4.77%
55	STATE AUTO NATIONAL INSURANCE COMPANY	0.31%	\$273,668	\$176,891	\$52,479	\$215,221	121.67%
56	WORKMENS AUTO INSURANCE COMPANY	0.27%	\$239,292	\$277,673	\$74,542	\$68,610	24.71%
57	PROPERTY & CASUALTY INS CO OF HARTFORD	0.26%	\$228,228	\$174,556	\$10,300	\$99,002	56.72%
58	AMERICAN LIVE STOCK INSURANCE CO	0.26%	\$228,186	\$176,969	\$33,687	\$35,687	20.17%
59	MILLERS CLASSIFIED INSURANCE COMPANY	0.25%	\$217,115	\$215,085	\$155,841	\$133,968	62.29%
60	MIDWESTERN INDEMNITY COMPANY THE	0.24%	\$211,422	\$47,916	\$0	\$37,847	78.99%

2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Uninsured Motorist)

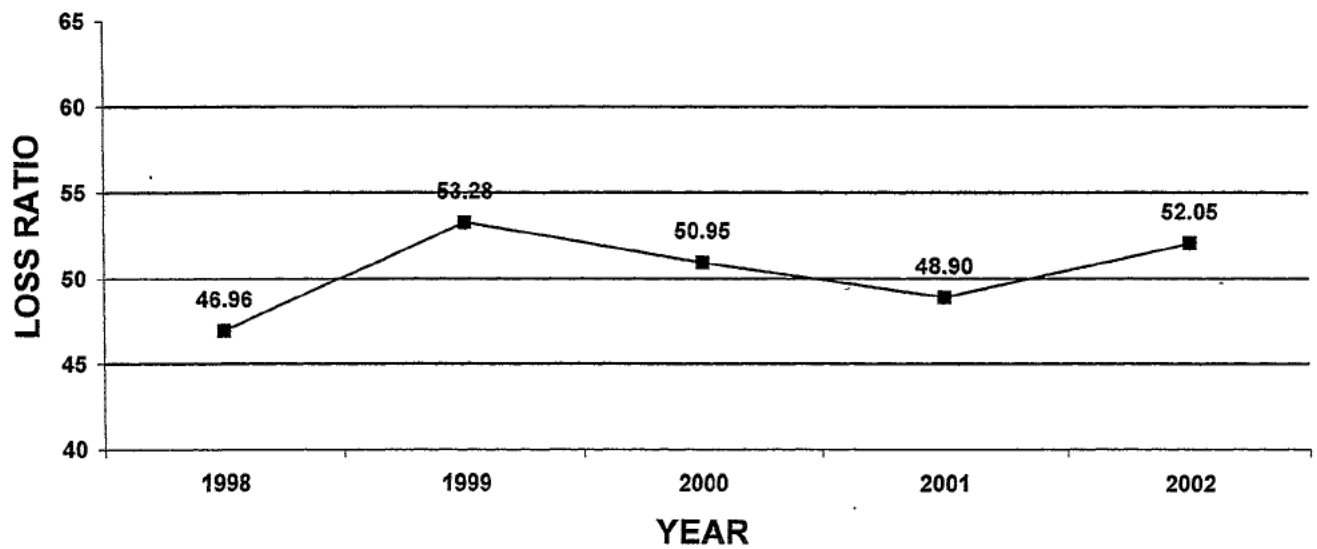
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	AMERICAN ECONOMY INSURANCE COMPANY	0.23%	\$204,822	\$210,917	\$135,947	\$145,134	68.81%
62	COUNTRY MUTUAL INSURANCE COMPANY	0.21%	\$186,938	\$193,847	\$33,398	\$26,360	13.60%
63	WINDSOR INSURANCE COMPANY	0.21%	\$179,931	\$235,470	\$29,068	-\$32,854	-13.95%
64	SECURA SUPREME INSURANCE COMPANY	0.20%	\$179,410	\$138,261	\$0	\$0	0.00%
65	WEST AMERICAN INSURANCE COMPANY	0.20%	\$175,831	\$176,346	\$92,800	\$119,427	67.72%
66	AMERICAN STATES PREFERRED INS CO	0.19%	\$167,239	\$167,447	\$511,721	\$214,910	128.35%
67	METROPOLITAN PROPERTY & CASUALTY INS CO	0.18%	\$161,009	\$155,501	\$63,429	\$91,973	59.15%
68	TICO INSURANCE COMPANY	0.18%	\$160,681	\$167,427	\$180,673	\$207,647	124.02%
69	HAULERS INSURANCE COMPANY INC	0.18%	\$159,145	\$142,295	\$0	\$15,912	11.18%
70	SECURA INSURANCE A MUTUAL COMPANY	0.17%	\$145,151	\$155,240	-\$865	\$56,218	36.21%
71	FARMERS ALLIANCE MUTUAL INS CO	0.16%	\$137,738	\$113,006	\$6,000	\$86,000	76.10%
72	NATIONAL GENERAL INS CO	0.16%	\$136,785	\$143,371	\$81,126	\$65,057	45.38%
73	NATIONWIDE MUTUAL INSURANCE COMPANY	0.16%	\$136,372	\$135,429	\$45,906	\$171,188	126.40%
74	VIKING INSURANCE COMPANY OF WISCONSIN	0.15%	\$133,456	\$135,403	\$59,861	\$83,120	61.39%
75	GUIDEONE ELITE INSURANCE COMPANY	0.15%	\$130,033	\$130,678	\$4,750	\$67,290	51.49%
76	METROPOLITAN GENERAL INS CO	0.15%	\$127,748	\$141,794	\$49,570	\$40,072	28.26%
77	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.14%	\$123,287	\$119,765	\$143,473	\$208,746	174.30%
78	GUIDEONE MUTUAL INSURANCE COMPANY	0.14%	\$122,441	\$125,567	\$29,150	\$331,868	264.30%
79	COUNTRY PREFERRED INSURANCE COMPANY	0.14%	\$122,434	\$121,932	\$108,800	\$87,369	71.65%
80	AMERICAN STATES INSURANCE COMPANY	0.14%	\$120,812	\$130,326	\$13,800	\$49,554	38.10%
81	FIREMANS FUND INS CO OF MISSOURI	0.13%	\$112,490	\$531,928	\$121,799	\$485,821	91.33%
82	OWNERS INSURANCE COMPANY	0.13%	\$109,894	\$88,100	\$0	\$40,612	46.10%
83	SECURITY NATIONAL INSURANCE COMPANY	0.13%	\$109,852	\$119,053	-\$17,524	-\$26,821	-22.36%
84	MIC GENERAL INSURANCE CORPORATION	0.13%	\$109,615	\$102,659	\$37,709	\$42,543	41.44%
85	USAA GENERAL INDEMNITY COMPANY	0.12%	\$106,324	\$103,683	\$41,760	\$41,263	39.80%
86	AMERICAN NATIONAL GENERAL INS CO	0.11%	\$100,224	\$96,273	\$59,725	\$42,433	44.08%
87	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS	0.11%	\$98,189	\$99,377	\$52,527	\$56,248	56.60%
88	TRUMBULL INSURANCE COMPANY	0.11%	\$97,917	\$103,463	\$99,310	\$87,232	84.31%
89	AMERICAN MOTORISTS INSURANCE CO	0.11%	\$94,418	\$94,418	\$0	-\$52,510	-55.61%
90	TEACHERS INSURANCE COMPANY	0.10%	\$89,129	\$89,988	\$38,892	-\$14,219	-15.80%
91	TRAVELERS PROPERTY CASUALTY INS CO OF ILL	0.10%	\$87,227	\$68,348	\$0	\$10,000	14.63%
92	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.09%	\$82,554	\$95,541	\$95,354	\$55,323	57.90%
93	GRINNELL SELECT INSURANCE COMPANY	0.09%	\$81,764	\$79,541	\$0	\$0	0.00%
94	TRAVCO INSURANCE COMPANY	0.09%	\$80,881	\$84,622	\$0	-\$45,000	-53.18%
95	TRINITY UNIVERSAL INSURANCE COMPANY	0.09%	\$80,589	\$34,247	\$0	\$0	0.00%
96	USAUTO INSURANCE COMPANY INC	0.09%	\$76,686	\$52,433	\$11,200	\$15,200	28.99%
97	AMICA MUTUAL INSURANCE COMPANY	0.09%	\$76,060	\$72,555	\$0	\$0	0.00%
98	HARTFORD ACCIDENT & INDEMNITY CO	0.08%	\$72,008	\$85,203	\$21,353	\$22,397	26.29%
99	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.08%	\$67,557	\$68,903	\$80,000	\$13,417	19.47%
100	NAU COUNTRY INSURANCE COMPANY	0.08%	\$66,043	\$103,301	\$177,705	\$177,705	172.03%
101	GUIDEONE AMERICA INSURANCE COMPANY	0.07%	\$64,847	\$63,690	\$0	\$21,062	33.07%
102	UNITED FIRE AND CASUALTY COMPANY	0.07%	\$64,185	\$64,487	\$0	-\$2,000	-3.10%
103	AMERICAN FIRE & CASUALTY COMPANY	0.07%	\$62,657	\$63,617	\$125	\$190,466	299.39%
104	AMEX ASSURANCE COMPANY	0.07%	\$59,465	\$56,737	\$41,462	\$34,130	60.15%
105	PHOENIX INSURANCE COMPANY THE	0.07%	\$59,082	\$62,284	\$45,000	\$45,000	72.25%
106	DEERBROOK INSURANCE COMPANY	0.07%	\$58,386	\$47,938	\$35,171	\$25,413	53.01%
107	KANSAS CITY FIRE & MARINE INS CO	0.07%	\$57,863	\$1,034	\$0	\$0	0.00%
108	NEW SOUTH INSURANCE COMPANY	0.07%	\$57,468	\$50,709	\$30,756	\$58,914	116.18%
109	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.06%	\$52,831	\$43,703	\$0	\$27,000	61.78%
110	MILLERS MUTUAL INSURANCE ASSOCIATION	0.06%	\$52,425	\$52,180	\$136,000	\$25,900	49.64%
111	AUTOMOBILE INS CO OF HARTFORD CT	0.06%	\$49,134	\$51,551	\$0	\$0	0.00%
112	MERASTAR INSURANCE COMPANY	0.06%	\$49,035	\$57,588	\$86,376	\$119,062	206.75%
113	INTEGON NATIONAL INSURANCE COMPANY	0.06%	\$49,005	\$66,405	\$156,460	\$56,883	85.66%
114	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.06%	\$48,536	\$50,164	\$5,585	\$23,014	45.88%
115	CAMERON NATIONAL INSURANCE COMPANY	0.05%	\$46,316	\$30,111	\$0	\$0	0.00%
116	INTEGON INDEMNITY CORP	0.05%	\$41,526	\$42,447	\$12,823	\$13,411	31.59%
117	NATIONWIDE PROPERTY & CASUALTY INS CO	0.04%	\$36,864	\$32,705	\$19,875	\$22,555	68.96%
118	INTEGON GENERAL INSURANCE CORPORATION	0.04%	\$36,591	\$34,617	\$4,636	\$0	0.00%
119	NORTHBROOK INDEMNITY CO	0.04%	\$33,465	\$21,264	\$11,000	\$11,000	51.73%

**MISSOURI PRIVATE PASSENGER AUTO INSURANCE
(Uninsured Motorist)**

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Uninsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	AMERICAN ECONOMY INSURANCE COMPANY	0.23%	\$204,822	\$210,917	\$135,947	\$145,134	68.81%
62	COUNTRY MUTUAL INSURANCE COMPANY	0.21%	\$186,938	\$193,847	\$33,398	\$26,360	13.60%
63	WINDSOR INSURANCE COMPANY	0.21%	\$179,931	\$235,470	\$29,068	-\$32,854	-13.95%
64	SECURA SUPREME INSURANCE COMPANY	0.20%	\$179,410	\$138,261	\$0	\$0	0.00%
65	WEST AMERICAN INSURANCE COMPANY	0.20%	\$175,831	\$176,346	\$92,800	\$119,427	67.72%
66	AMERICAN STATES PREFERRED INS CO	0.19%	\$167,239	\$167,447	\$511,721	\$214,910	128.35%
67	METROPOLITAN PROPERTY & CASUALTY INS CO	0.18%	\$161,009	\$155,501	\$63,429	\$91,973	59.15%
68	TICO INSURANCE COMPANY	0.18%	\$160,681	\$167,427	\$180,673	\$207,647	124.02%
69	HAULERS INSURANCE COMPANY INC	0.18%	\$159,145	\$142,295	\$0	\$15,912	11.18%
70	SECURA INSURANCE A MUTUAL COMPANY	0.17%	\$145,151	\$155,240	-\$865	\$56,218	36.21%
71	FARMERS ALLIANCE MUTUAL INS CO	0.16%	\$137,738	\$113,006	\$6,000	\$86,000	76.10%
72	NATIONAL GENERAL INS CO	0.16%	\$136,785	\$143,371	\$81,126	\$65,057	45.38%
73	NATIONWIDE MUTUAL INSURANCE COMPANY	0.16%	\$136,372	\$135,429	\$45,906	\$171,188	126.40%
74	VIKING INSURANCE COMPANY OF WISCONSIN	0.15%	\$133,456	\$135,403	\$59,861	\$83,120	61.39%
75	GUIDEONE ELITE INSURANCE COMPANY	0.15%	\$130,033	\$130,678	\$4,750	\$67,290	51.49%
76	METROPOLITAN GENERAL INS CO	0.15%	\$127,748	\$141,794	\$49,570	\$40,072	28.26%
77	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.14%	\$123,287	\$119,765	\$143,473	\$208,746	174.30%
78	GUIDEONE MUTUAL INSURANCE COMPANY	0.14%	\$122,441	\$125,567	\$29,150	\$331,868	264.30%
79	COUNTRY PREFERRED INSURANCE COMPANY	0.14%	\$122,434	\$121,932	\$108,800	\$87,369	71.65%
80	AMERICAN STATES INSURANCE COMPANY	0.14%	\$120,812	\$130,326	\$13,800	\$49,654	38.10%
81	FIREMANS FUND INS CO OF MISSOURI	0.13%	\$112,490	\$531,928	\$121,799	\$485,821	91.33%
82	OWNERS INSURANCE COMPANY	0.13%	\$109,894	\$88,100	\$0	\$40,612	46.10%
83	SECURITY NATIONAL INSURANCE COMPANY	0.13%	\$109,852	\$119,053	-\$17,524	-\$26,621	-22.36%
84	MIC GENERAL INSURANCE CORPORATION	0.13%	\$109,615	\$102,659	\$37,709	\$42,543	41.44%
85	USAA GENERAL INDEMNITY COMPANY	0.12%	\$106,324	\$103,683	\$41,760	\$41,263	39.80%
86	AMERICAN NATIONAL GENERAL INS CO	0.11%	\$100,224	\$96,273	\$59,725	\$42,433	44.08%
87	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS	0.11%	\$98,189	\$99,377	\$52,527	\$56,248	56.60%
88	TRUMBULL INSURANCE COMPANY	0.11%	\$97,917	\$103,463	\$99,310	\$87,232	84.31%
89	AMERICAN MOTORISTS INSURANCE CO	0.11%	\$94,418	\$94,418	\$0	-\$52,510	-55.61%
90	TEACHERS INSURANCE COMPANY	0.10%	\$89,129	\$89,988	\$38,892	-\$14,219	-15.80%
91	TRAVELERS PROPERTY CASUALTY INS CO OF ILL	0.10%	\$87,227	\$68,348	\$0	\$10,000	14.63%
92	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.09%	\$82,554	\$95,541	\$95,354	\$55,323	57.90%
93	GRINNELL SELECT INSURANCE COMPANY	0.09%	\$81,764	\$79,541	\$0	\$0	0.00%
94	TRAVCO INSURANCE COMPANY	0.09%	\$80,881	\$84,622	\$0	-\$45,000	-53.18%
95	TRINITY UNIVERSAL INSURANCE COMPANY	0.09%	\$80,589	\$34,247	\$0	\$0	0.00%
96	USAUTO INSURANCE COMPANY INC	0.09%	\$76,686	\$52,433	\$11,200	\$15,200	28.99%
97	AMICA MUTUAL INSURANCE COMPANY	0.09%	\$76,060	\$72,555	\$0	\$0	0.00%
98	HARTFORD ACCIDENT & INDEMNITY CO	0.08%	\$72,008	\$85,203	\$21,353	\$22,397	26.29%
99	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.08%	\$67,557	\$68,903	\$80,000	\$13,417	19.47%
100	NAU COUNTRY INSURANCE COMPANY	0.08%	\$66,043	\$103,301	\$177,705	\$177,705	172.03%
101	GUIDEONE AMERICA INSURANCE COMPANY	0.07%	\$64,847	\$63,690	\$0	\$21,062	33.07%
102	UNITED FIRE AND CASUALTY COMPANY	0.07%	\$64,185	\$64,487	\$0	-\$2,000	-3.10%
103	AMERICAN FIRE & CASUALTY COMPANY	0.07%	\$62,657	\$63,617	\$125	\$190,466	299.39%
104	AMEX ASSURANCE COMPANY	0.07%	\$59,465	\$56,737	\$41,462	\$34,130	60.15%
105	PHOENIX INSURANCE COMPANY THE	0.07%	\$59,082	\$62,284	\$45,000	\$45,000	72.25%
106	DEERBROOK INSURANCE COMPANY	0.07%	\$58,386	\$47,938	\$35,171	\$25,413	53.01%
107	KANSAS CITY FIRE & MARINE INS CO	0.07%	\$57,863	\$1,034	\$0	\$0	0.00%
108	NEW SOUTH INSURANCE COMPANY	0.07%	\$57,468	\$50,709	\$30,756	\$58,914	116.18%
109	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.06%	\$52,831	\$43,703	\$0	\$27,000	61.78%
110	MILLERS MUTUAL INSURANCE ASSOCIATION	0.06%	\$52,425	\$52,180	\$136,000	\$25,900	49.64%
111	AUTOMOBILE INS CO OF HARTFORD CT	0.06%	\$49,134	\$51,551	\$0	\$0	0.00%
112	MERASTAR INSURANCE COMPANY	0.06%	\$49,035	\$57,588	\$86,376	\$119,062	206.75%
113	INTERGEN NATIONAL INSURANCE COMPANY	0.06%	\$49,005	\$66,405	\$156,460	\$56,883	85.66%
114	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.06%	\$48,536	\$50,164	\$5,585	\$23,014	45.88%
115	CAMERON NATIONAL INSURANCE COMPANY	0.05%	\$46,316	\$30,111	\$0	\$0	0.00%
116	INTEGON INDEMNITY CORP	0.05%	\$41,525	\$42,447	\$12,823	\$13,411	31.59%
117	NATIONWIDE PROPERTY & CASUALTY INS CO	0.04%	\$36,864	\$32,705	\$19,875	\$22,555	68.96%
118	INTEGON GENERAL INSURANCE CORPORATION	0.04%	\$36,591	\$34,617	\$4,636	\$0	0.00%
119	NORTHBROOK INDEMNITY CO	0.04%	\$33,465	\$21,264	\$11,000	\$11,000	51.73%

2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Uninsured Motorist)

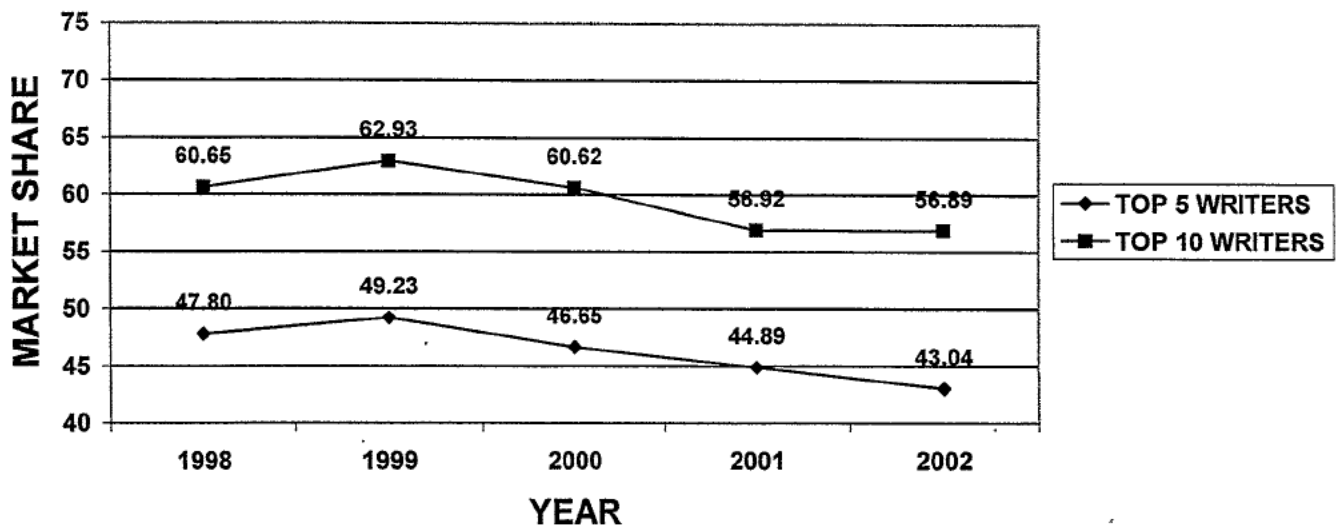
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	LINCOLN GENERAL INSURANCE CO	0.04%	\$33,046	\$24,244	\$9,746	\$26,445	109.08%
121	LIBERTY INSURANCE CORPORATION	0.03%	\$30,505	\$36,384	\$95,536	\$144,313	396.64%
122	FEDERATED MUTUAL INSURANCE COMPANY	0.03%	\$27,270	\$27,524	\$2,750	-\$12,850	-46.69%
123	FOUNDERS INSURANCE COMPANY	0.03%	\$26,837	\$49,119	\$215,696	\$87,770	178.69%
124	AMERICAN SERVICE INSURANCE COMPANY	0.03%	\$26,746	\$63,427	\$74,005	\$46,734	73.68%
125	TRAVELERS PROPERTY CASUALTY INS CO	0.03%	\$26,721	\$21,977	\$0	\$0	0.00%
126	MARKEL AMERICAN INSURANCE COMPANY	0.03%	\$25,929	\$23,862	\$0	-\$31	-0.13%
127	PAFCO GENERAL INSURANCE COMPANY	0.03%	\$25,596	\$31,483	\$2,912	\$33,513	106.45%
128	COUNTRY CASUALTY INS CO	0.03%	\$24,378	\$23,836	\$20,082	\$32,737	137.34%
129	MERIDIAN SECURITY INSURANCE COMPANY	0.03%	\$24,000	\$46,710	\$22,913	\$20,852	44.64%
130	METROPOLITAN CASUALTY INS CO	0.03%	\$22,457	\$22,767	\$4,750	\$28,276	124.20%
131	SENTRY INSURANCE A MUTUAL COMPANY	0.02%	\$21,393	\$21,787	\$210,879	\$72,939	334.78%
132	OHIO CASUALTY INSURANCE COMPANY	0.02%	\$21,354	\$21,882	\$15,732	\$5,496	25.12%
133	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.02%	\$20,930	\$14,837	\$100,000	\$0	0.00%
134	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$19,568	\$22,588	\$5,000	\$10,988	48.65%
135	ARGONAUT INSURANCE COMPANY	0.02%	\$19,029	\$17,354	\$0	\$0	0.00%
136	EMCASCO INSURANCE COMPANY	0.02%	\$18,444	\$19,197	\$750	-\$224	-1.17%
137	FOREMOST INSURANCE CO	0.02%	\$18,323	\$19,907	\$0	\$0	0.00%
138	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.02%	\$17,881	\$19,680	\$0	\$3,821	19.42%
139	ATLANTA CASUALTY COMPANY	0.02%	\$17,454	\$23,550	-\$2,414	-\$25,046	-106.35%
140	NATIONAL ALLIANCE INSURANCE CO	0.02%	\$16,965	\$18,849	\$0	\$0	0.00%
141	GENERAL INSURANCE CO OF AMERICA	0.02%	\$16,293	\$18,615	\$1,033	-\$7,589	-40.77%
142	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.02%	\$16,993	\$19,005	\$91,584	\$13,890	73.09%
143	PRUDENTIAL GENERAL INS CO	0.02%	\$15,842	\$13,845	\$0	\$0	0.00%
144	GE CASUALTY INSURANCE COMPANY	0.02%	\$16,702	\$16,726	\$10,663	\$21,371	127.77%
145	HORACE MANN INSURANCE COMPANY	0.02%	\$15,685	\$16,175	\$0	\$2,711	16.76%
146	AMERICAN MODERN HOME INSURANCE CO	0.02%	\$15,650	\$5,319	\$0	\$0	0.00%
147	HORACE MANN PROPERTY & CASUALTY INS CO	0.02%	\$15,512	\$13,229	\$0	\$1,211	9.15%
148	LEADER INSURANCE COMPANY	0.02%	\$14,296	\$19,887	\$46,892	\$7,755	39.00%
149	GMAC INSURANCE COMPANY ONLINE INC	0.02%	\$13,850	\$9,218	\$0	\$9,088	98.59%
150	TRAVELERS INDEMNITY CO OF AMERICA	0.02%	\$13,415	\$14,678	\$0	\$0	0.00%
151	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.02%	\$13,407	\$13,093	\$0	\$2,336	17.84%
152	MONTGOMERY WARD INSURANCE COMPANY	0.01%	\$11,676	\$8,584	\$2,786	\$6,410	74.67%
153	STANDARD FIRE INSURANCE COMPANY	0.01%	\$11,231	\$12,028	\$0	\$0	0.00%
154	WORLDWIDE INSURANCE COMPANY	0.01%	\$10,629	\$12,155	\$0	\$17,102	140.70%
155	HARTFORD CASUALTY INS CO	0.01%	\$10,309	\$11,857	\$0	\$0	0.00%
156	ATLANTA SPECIALTY INSURANCE COMPANY	0.01%	\$8,995	\$11,973	\$5,000	-\$11,355	-94.84%
157	WARNER INSURANCE COMPANY	0.01%	\$7,424	\$12,831	\$0	\$0	0.00%
158	GE PROPERTY & CASUALTY INSURANCE COMPANY	0.01%	\$7,106	\$7,935	\$7,688	\$10,084	127.08%
159	FIRST LIBERTY INSURANCE CORP THE	0.01%	\$6,465	\$6,658	\$0	\$0	0.00%
160	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$6,446	\$6,345	\$0	\$0	0.00%
161	FARM AND CITY INSURANCE COMPANY	0.01%	\$6,387	\$5,646	\$15,500	\$11,260	199.43%
162	UNIVERSAL UNDERWRITERS INS CO	0.01%	\$6,382	\$10,285	\$25,000	\$34,301	333.51%
163	AMERICAN BANKERS INS CO OF FLORIDA	0.01%	\$6,245	\$7,270	\$0	-\$6,769	-93.11%
164	HANOVER INSURANCE COMPANY THE	0.01%	\$6,063	\$5,375	\$0	\$0	0.00%
165	GREAT AMERICAN ASSURANCE COMPANY	0.01%	\$6,020	\$7,370	\$0	\$1,599	21.70%
166	CITIZENS INSURANCE COMPANY OF AMERICA	0.01%	\$5,970	\$4,553	\$100,000	\$69,800	1533.06%
167	EMPIRE FIRE AND MARINE INSURANCE CO	0.01%	\$5,797	\$4,890	\$0	\$19,313	394.95%
168	GREAT AMERICAN INSURANCE COMPANY	0.01%	\$5,198	\$5,127	\$0	\$50	0.98%
169	MASSACHUSETTS BAY INS CO	0.01%	\$5,116	\$4,317	\$18,845	-\$1,155	-26.75%
170	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.01%	\$5,060	\$10,264	-\$1,333	\$712	6.94%
171	REGENT INSURANCE COMPANY	0.01%	\$4,703	\$2,106	\$0	-\$19,866	-943.30%
172	AMERICAN AND FOREIGN INSURANCE CO	0.01%	\$4,463	\$4,492	\$0	-\$207	-4.61%
173	GREAT AMERICAN CONTEMPORARY INSURANCE CO	0.00%	\$3,730	\$3,699	\$0	-\$17	-0.46%
174	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$3,535	\$3,739	\$0	\$42,583	1138.89%
175	CONSUMERS INSURANCE USA INC	0.00%	\$3,522	\$1,088	\$0	\$0	0.00%
176	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$2,665	\$2,665	\$0	\$7,500	281.43%
177	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$2,544	\$2,787	\$0	-\$414	-14.85%
178	PRUDENTIAL COMMERCIAL INSURANCE COMPANY	0.00%	\$1,737	\$1,680	\$0	\$0	0.00%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Uninsured Motorist)**

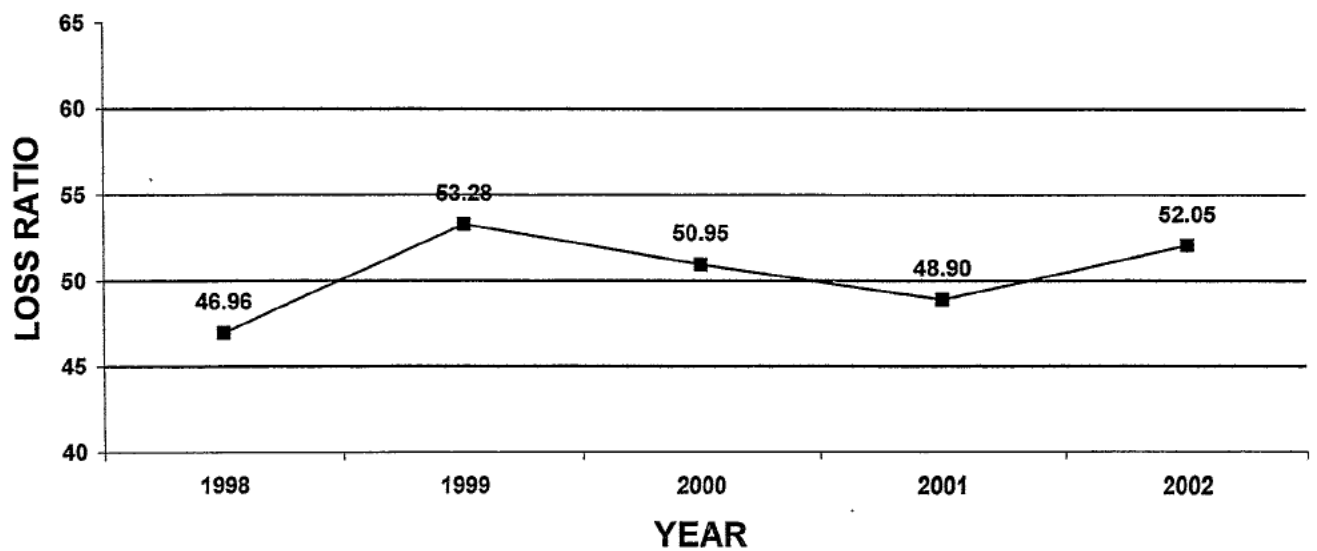
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	INFINITY INSURANCE COMPANY	0.00%	\$1,352	\$7,223	\$37,660	\$8,375	115.95%
180	AMERICAN PROTECTION INSURANCE CO	0.00%	\$1,290	\$1,290	\$0	\$0	0.00%
181	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$1,037	\$974	\$0	\$0	0.00%
182	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$771	\$735	\$0	\$0	0.00%
183	RESPONSE INSURANCE COMPANY	0.00%	\$631	\$473	\$0	\$0	0.00%
184	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$544	\$441	\$0	\$0	0.00%
185	FOREMOST PROPERTY AND CASUALTY INS CO	0.00%	\$521	\$2,042	\$0	\$0	0.00%
186	TWIN CITY FIRE INS CO	0.00%	\$475	\$615	\$0	\$0	0.00%
187	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$166	\$132	\$0	\$0	0.00%
188	ROYAL INDEMNITY COMPANY	0.00%	\$100	\$99	\$0	\$0	0.00%
189	SAFEGUARD INSURANCE COMPANY	0.00%	\$98	\$113	\$0	-\$5	-4.42%
190	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$95	\$136	\$0	\$0	0.00%
191	ROYAL INSURANCE COMPANY OF AMERICA	0.00%	\$20	\$25	\$0	-\$5	-20.00%
192	ALLIANCE INSURANCE COMPANY INC	0.00%	\$17	\$955	\$0	\$0	0.00%
193	PROGRESSIVE PREFERRED INSURANCE COMPANY	0.00%	\$1	\$1	\$0	\$0	0.00%
194	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$413	N/A
195	AMERICAN PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$77,800	\$50,652	N/A
196	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$0	-\$390	-\$1,725	N/A
197	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	-\$1,708	\$2,564	N/A
198	CLARENDON NATIONAL INS CO	0.00%	\$0	\$0	\$0	-\$30	N/A
199	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$96,211	N/A
200	CONTINENTAL WESTERN INSURANCE CO	0.00%	\$0	\$25	\$0	\$500	2000.00%
201	FAIRMONT INSURANCE COMPANY	0.00%	\$0	\$0	\$11,350	-\$4,010	N/A
202	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$57	\$0	-\$159	-278.95%
203	FIDELITY AND CASUALTY CO OF NY	0.00%	\$0	\$273	\$0	\$0	0.00%
204	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$1,830	\$1,830	N/A
205	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	-\$544	-\$471	N/A
206	NATIONWIDE ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2,913	N/A
207	NATIONWIDE GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$16	N/A
208	PROGRESSIVE HOME INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$354	N/A
209	REDLAND INSURANCE COMPANY	0.00%	\$0	\$274	\$0	\$0	0.00%
210	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$557	\$0	-\$2,976	-534.29%
211	TIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$39,286	\$5,161	N/A
212	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	\$75,000	\$75,058	N/A
213	UNITED STATES FIDELITY & GUARANTY CO	0.00%	-\$4	\$24	\$0	-\$89	-370.83%
214	CALIFORNIA CASUALTY INSURANCE CO	0.00%	-\$8	-\$9	\$2,354	-\$4,908	54533.33%
215	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.00%	-\$11	\$34	\$0	\$0	0.00%
216	NORTHLAND INSURANCE COMPANY	0.00%	-\$14	\$72	-\$304	-\$200	-277.78%
217	CONTINENTAL INSURANCE COMPANY THE	0.00%	-\$32	\$26	\$59,640	-\$67,258	-258684.62%
218	SAFECO INSURANCE COMPANY OF ILLINOIS	0.00%	-\$35	\$1,642	\$27,000	\$35,160	2141.29%
219	UNION INSURANCE CO	0.00%	-\$63	\$1,504	\$0	\$0	0.00%
220	ECONOMY FIRE & CASUALTY COMPANY	0.00%	-\$95	\$1,395	\$0	\$23,579	1690.25%
221	STATE AUTOMOBILE MUTUAL INS CO	0.00%	-\$319	\$846	\$6,895	-\$3,820	-451.54%
222	GENERAL CASUALTY CO OF ILLINOIS	0.00%	-\$438	\$20,377	\$335,000	\$214,469	1052.51%
223	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	-\$813	\$36,308	\$475,000	\$272,533	750.61%
224	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	-\$915	\$28,098	\$16,650	\$3,117	11.09%
225	FIRST NATIONAL INS CO OF AMERICA	0.00%	-\$1,743	\$45,134	\$73,065	-\$43,042	-95.36%
226	SAFECO INSURANCE CO OF AMERICA	0.00%	-\$2,519	\$442,784	\$1,465,559	-\$73,423	-16.58%
TOTAL		100.00%	\$87,674,170	\$87,363,958	\$47,448,104	\$45,474,243	52.05%

**MISSOURI PRIVATE PASSENGER AUTO INSURANCE
(Uninsured Motorist)**

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Underinsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY MUTUAL INS CO	35.69%	\$13,228,026	\$12,938,335	\$6,750,654	\$10,903,831	84.28%
2	STATE FARM MUTUAL AUTOMOBILE INS CO	18.68%	\$6,923,129	\$6,836,715	\$4,073,915	\$5,353,444	78.30%
3	AMERICAN STANDARD INS CO OF WISCONSIN	12.70%	\$4,706,780	\$4,549,655	\$1,796,592	\$3,617,355	79.51%
4	SAFECO NATIONAL INSURANCE COMPANY	7.41%	\$2,746,919	\$2,357,921	\$250,000	\$1,541,181	65.36%
5	SHELTER MUTUAL INSURANCE CO	2.54%	\$940,052	\$828,002	\$215,000	\$236,736	28.59%
6	AUTOMOBILE CLUB INTER-INS EXCHANGE	2.52%	\$932,588	\$880,812	\$536,900	\$515,900	58.57%
7	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.75%	\$648,461	\$633,977	\$1,038,928	\$1,351,449	213.17%
8	ALLSTATE PROPERTY & CASUALTY INS CO	1.74%	\$644,719	\$567,184	\$0	\$0	0.00%
9	CORNERSTONE NATIONAL INSURANCE COMPANY	1.17%	\$433,479	\$352,483	\$248,360	\$451,987	128.23%
10	STATE FARM FIRE AND CASUALTY CO	1.04%	\$384,066	\$374,103	\$242,623	\$589,629	157.61%
11	ALLSTATE INSURANCE COMPANY	0.99%	\$366,429	\$357,077	\$0	-\$231,015	-64.70%
12	LIBERTY MUTUAL FIRE INSURANCE CO	0.80%	\$295,132	\$283,902	\$63,000	\$120,649	42.50%
13	PROGRESSIVE NORTHWESTERN INS CO	0.68%	\$253,486	\$203,097	\$450,630	\$585,320	288.20%
14	GLENS FALLS INSURANCE COMPANY THE	0.64%	\$236,985	\$266,963	\$100,000	\$55,643	20.84%
15	TRAVELERS PROPERTY CASUALTY INSURANCE CO OF ILL	0.58%	\$213,698	\$147,335	\$98,500	\$50,500	34.28%
16	MILLERS MUTUAL INSURANCE ASSOCIATION	0.56%	\$209,171	\$209,206	\$46,617	-\$2,883	-1.38%
17	HARTFORD UNDERWRITERS INSURANCE CO	0.54%	\$199,891	\$207,522	\$109,202	\$283,164	136.45%
18	TRAVCO INSURANCE COMPANY	0.52%	\$192,478	\$202,008	\$53,362	\$26,862	13.30%
19	GENERAL CASUALTY CO OF WISCONSIN	0.45%	\$167,701	\$161,144	\$16,500	\$96,134	59.66%
20	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.44%	\$164,221	\$151,183	\$201,833	\$133,428	88.26%
21	MIDWESTERN INDEMNITY COMPANY THE	0.42%	\$156,751	\$35,526	\$0	\$28,061	78.99%
22	PHOENIX INSURANCE COMPANY THE	0.38%	\$141,474	\$149,837	\$76,000	\$21,000	14.02%
23	PROGRESSIVE HALCYON INSURANCE COMPANY	0.35%	\$127,889	\$122,702	\$130,000	\$35,904	29.26%
24	GEICO GENERAL INS CO	0.34%	\$124,733	\$118,734	\$158,550	\$437,932	368.83%
25	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.31%	\$115,586	\$85,114	\$0	\$0	0.00%
26	GRINNELL MUTUAL REINSURANCE COMPANY	0.30%	\$111,903	\$114,402	\$187,500	\$49,512	43.28%
27	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.27%	\$100,706	\$94,286	\$0	\$0	0.00%
28	AUTOMOBILE INS CO OF HARTFORD CT	0.27%	\$99,788	\$105,023	\$11,000	\$10,900	10.38%
29	COLUMBIA MUTUAL INSURANCE CO	0.26%	\$95,800	\$94,250	\$68,000	\$0	0.00%
30	COUNTRY MUTUAL INSURANCE COMPANY	0.25%	\$94,247	\$88,853	\$56,000	-\$2,172	-2.44%
31	HARTFORD FIRE INSURANCE COMPANY	0.25%	\$91,780	\$96,727	\$0	\$0	0.00%
32	GOVERNMENT EMPLOYEES INSURANCE CO	0.24%	\$90,246	\$87,254	\$350,000	\$502,713	576.15%
33	METROPOLITAN GROUP PROP & CAS INS CO	0.24%	\$89,371	\$90,122	\$0	\$9,458	10.49%
34	MILLERS CLASSIFIED INSURANCE COMPANY	0.21%	\$78,669	\$76,810	\$130,000	\$15,000	19.53%
35	AMICA MUTUAL INSURANCE COMPANY	0.21%	\$76,405	\$71,915	\$29,500	\$29,500	41.02%
36	COUNTRY PREFERRED INSURANCE COMPANY	0.18%	\$68,088	\$60,770	\$0	\$3,166	5.21%
37	METROPOLITAN PROPERTY & CASUALTY INS CO	0.18%	\$67,861	\$63,640	\$0	\$4,538	7.13%
38	PROGRESSIVE SPECIALTY INS CO	0.17%	\$62,151	\$60,160	\$12,500	\$35,133	58.40%
39	TRAVELERS PROPERTY CASUALTY INS CO	0.16%	\$60,394	\$43,936	\$2,732	-\$10,353	-23.56%
40	AMEX ASSURANCE COMPANY	0.16%	\$59,624	\$56,726	\$0	\$0	0.00%
41	NATIONWIDE MUTUAL INSURANCE COMPANY	0.15%	\$56,157	\$55,171	\$0	\$60,793	110.19%
42	AUTO CLUB FAMILY INSURANCE COMPANY	0.14%	\$53,529	\$44,760	\$25,000	\$25,000	55.85%
43	PROPERTY & CASUALTY INS CO OF HARTFORD	0.14%	\$52,937	\$39,125	\$0	\$22,191	56.72%
44	GUIDEONE ELITE INSURANCE COMPANY	0.14%	\$50,254	\$50,630	\$106,000	\$213,450	421.59%
45	ALLSTATE INDEMNITY COMPANY	0.13%	\$48,238	\$50,541	\$0	-\$61,500	-121.68%
46	VICTORIA FIRE & CASUALTY COMPANY	0.13%	\$46,609	\$39,445	\$15,626	\$34,972	88.66%
47	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS C	0.12%	\$45,872	\$45,564	\$0	\$5,343	11.73%
48	AMERICAN MOTORISTS INSURANCE CO	0.12%	\$45,704	\$45,704	\$0	-\$11,000	-24.07%
49	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.12%	\$43,895	\$39,000	\$48,480	-\$75,765	-194.27%
50	PROGRESSIVE CASUALTY INSURANCE CO	0.11%	\$42,116	\$37,365	\$107,500	-\$26,693	-71.44%
51	OMNI INSURANCE COMPANY	0.11%	\$41,070	\$34,628	\$0	\$0	0.00%
52	GUIDEONE MUTUAL INSURANCE COMPANY	0.10%	\$38,538	\$38,261	\$72,000	-\$12,876	-33.65%
53	TRAVELERS INDEMNITY CO OF AMERICA	0.10%	\$37,664	\$37,498	\$0	\$10,000	26.67%
54	STANDARD FIRE INSURANCE COMPANY	0.09%	\$33,615	\$36,837	\$0	\$0	0.00%
55	KANSAS CITY FIRE & MARINE INS CO	0.09%	\$33,311	\$2,292	\$0	\$0	0.00%
56	PHARMACISTS MUTUAL INSURANCE COMPANY	0.09%	\$32,174	\$35,310	\$0	\$31,350	88.79%
57	GRINNELL SELECT INSURANCE COMPANY	0.09%	\$31,742	\$30,763	\$0	\$10,203	33.17%
58	HAULERS INSURANCE COMPANY INC	0.07%	\$27,458	\$24,550	\$0	\$0	0.00%
59	GUIDEONE AMERICA INSURANCE COMPANY	0.07%	\$27,324	\$27,138	\$0	\$51,324	189.12%
60	GEICO INDEMNITY COMPANY	0.07%	\$24,946	\$22,853	\$100,000	\$102,347	447.85%

2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Underinsured Motorist)

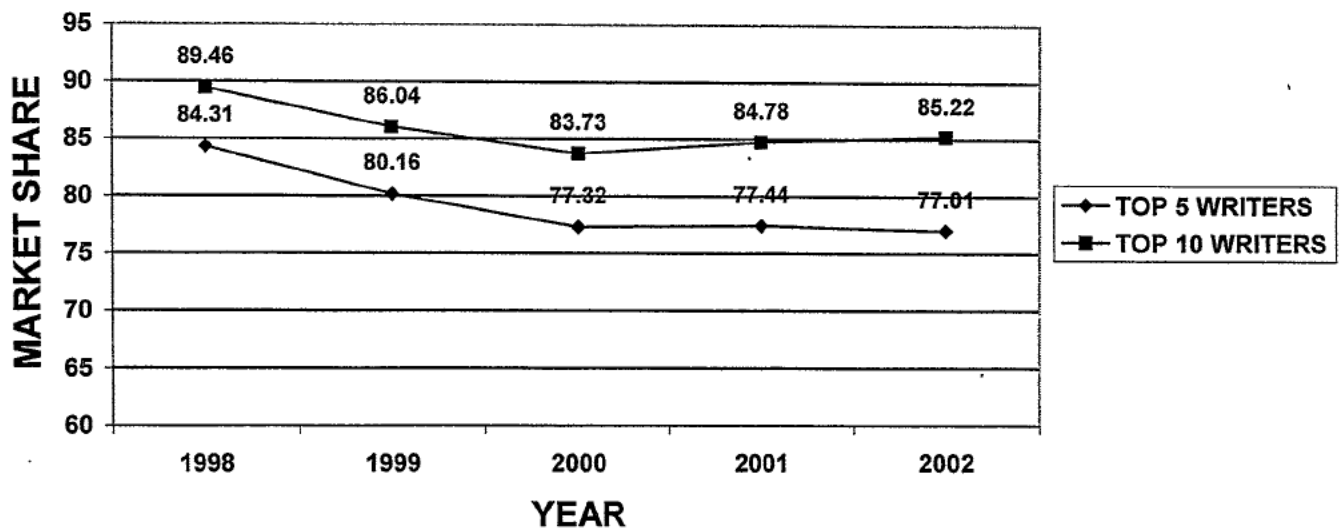
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	DEERBROOK INSURANCE COMPANY	0.07%	\$24,242	\$18,968	\$0	\$25,335	133.57%
62	EMCASCO INSURANCE COMPANY	0.06%	\$23,621	\$24,581	-\$1,363	\$25,610	104.19%
63	SHELTER GENERAL INS CO	0.06%	\$20,843	\$18,417	\$50,000	\$40,105	217.76%
64	ECONOMY PREMIER ASSURANCE COMPANY	0.06%	\$20,489	\$19,284	-\$699	\$4,792	24.85%
65	TEACHERS INSURANCE COMPANY	0.05%	\$19,136	\$18,808	\$50,000	\$73,408	390.30%
66	UNITED FIRE AND CASUALTY COMPANY	0.05%	\$18,275	\$18,250	\$0	\$0	0.00%
67	AMERICAN ECONOMY INSURANCE COMPANY	0.05%	\$16,937	\$17,624	\$0	\$3,402	19.30%
68	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.05%	\$16,896	\$17,228	-\$120	\$3,772	21.89%
69	MIC GENERAL INSURANCE CORPORATION	0.04%	\$16,613	\$16,405	\$0	\$0	0.00%
70	LINCOLN GENERAL INSURANCE CO	0.04%	\$16,523	\$12,122	\$4,873	\$13,222	109.07%
71	METROPOLITAN CASUALTY INS CO	0.04%	\$13,759	\$13,852	\$0	\$579	4.18%
72	AMERICAN MODERN HOME INSURANCE CO	0.03%	\$12,334	\$4,192	\$0	\$0	0.00%
73	STATE AUTO NATIONAL INSURANCE COMPANY	0.03%	\$12,095	\$10,195	\$0	\$0	0.00%
74	AMERICAN PREMIER INSURANCE COMPANY	0.03%	\$11,182	\$15,345	-\$117	-\$117	-0.76%
75	NATIONWIDE PROPERTY & CASUALTY INS CO	0.03%	\$10,892	\$9,287	\$0	\$2,737	29.47%
76	LIBERTY INSURANCE CORPORATION	0.03%	\$10,463	\$11,582	\$0	\$37,473	323.55%
77	NEW SOUTH INSURANCE COMPANY	0.03%	\$10,130	\$8,114	\$0	\$0	0.00%
78	AMERICAN STATES PREFERRED INS CO	0.03%	\$9,874	\$10,137	\$0	\$1,593	15.71%
79	TRUMBULL INSURANCE COMPANY	0.02%	\$9,164	\$8,768	\$0	\$0	0.00%
80	HARTFORD ACCIDENT & INDEMNITY CO	0.02%	\$9,098	\$11,111	\$41,580	\$17,306	155.76%
81	NORTHBROOK INDEMNITY CO	0.02%	\$8,922	\$5,881	\$0	\$36,852	625.63%
82	MERASTAR INSURANCE COMPANY	0.02%	\$8,487	\$9,804	\$0	\$0	0.00%
83	AMERICAN BANKERS INS CO OF FLORIDA	0.02%	\$8,326	\$5,927	\$0	-\$13	-0.22%
84	GENERAL INSURANCE CO OF AMERICA	0.02%	\$8,059	\$9,171	\$0	\$22,912	249.83%
85	METROPOLITAN GENERAL INS CO	0.02%	\$7,655	\$7,771	\$0	\$735	9.46%
86	HORACE MANN PROPERTY & CASUALTY INS CO	0.02%	\$7,542	\$6,071	\$0	\$813	13.39%
87	ARMED FORCES INSURANCE EXCHANGE	0.02%	\$7,366	\$7,250	\$0	\$0	0.00%
88	GEICO CASUALTY COMPANY	0.02%	\$7,101	\$6,759	\$0	-\$43	-0.64%
89	FOREMOST INSURANCE CO	0.02%	\$6,778	\$8,950	\$0	\$0	0.00%
90	COUNTRY CASUALTY INS CO	0.02%	\$6,653	\$5,703	\$0	-\$444	-7.79%
91	INTEGON GENERAL INSURANCE CORPORATION	0.02%	\$6,389	\$5,293	\$0	\$0	0.00%
92	TICO INSURANCE COMPANY	0.02%	\$6,307	\$6,892	\$0	\$55,461	804.72%
93	AMERICAN STATES INSURANCE COMPANY	0.02%	\$5,969	\$6,604	\$0	\$583	8.83%
94	WARNER INSURANCE COMPANY	0.01%	\$5,068	\$8,502	\$0	\$0	0.00%
95	GMAC INSURANCE COMPANY ONLINE INC	0.01%	\$5,007	\$3,277	\$0	\$0	0.00%
96	FIRST LIBERTY INSURANCE CORP THE	0.01%	\$4,134	\$4,200	\$0	\$0	0.00%
97	HORACE MANN INSURANCE COMPANY	0.01%	\$4,021	\$3,976	\$0	\$206	5.18%
98	INTEGON INDEMNITY CORP	0.01%	\$3,704	\$3,217	\$0	\$0	0.00%
99	NATIONAL ALLIANCE INSURANCE CO	0.01%	\$3,474	\$3,860	\$0	\$0	0.00%
100	EMPLOYERS MUTUAL CASUALTY COMPANY	0.01%	\$3,418	\$3,644	\$93,500	\$0	0.00%
101	FARM AND CITY INSURANCE COMPANY	0.01%	\$3,054	\$2,590	\$0	\$0	0.00%
102	HARTFORD CASUALTY INS CO	0.01%	\$3,031	\$3,503	\$0	\$0	0.00%
103	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.01%	\$2,987	\$3,183	\$0	\$744	23.37%
104	REGENT INSURANCE COMPANY	0.01%	\$2,887	\$1,285	\$10,000	\$10,065	783.27%
105	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.01%	\$2,778	\$1,814	\$0	\$0	0.00%
106	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.01%	\$2,403	\$2,253	\$0	\$1,352	60.01%
107	INTEGON NATIONAL INSURANCE COMPANY	0.01%	\$2,007	\$2,720	\$0	\$0	0.00%
108	AMERICAN AND FOREIGN INSURANCE CO	0.01%	\$1,903	\$1,920	\$0	-\$78	-4.06%
109	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$1,527	\$1,161	\$0	\$0	0.00%
110	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$1,148	\$1,129	\$0	\$28	2.48%
111	MASSACHUSETTS BAY INS CO	0.00%	\$1,057	\$897	\$0	\$200	22.30%
112	HANOVER INSURANCE COMPANY THE	0.00%	\$940	\$869	-\$2,116	-\$2,116	-243.50%
113	GREAT AMERICAN CONTEMPORARY INSURANCE CO	0.00%	\$894	\$886	\$0	\$0	0.00%
114	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$883	\$883	\$0	\$0	0.00%
115	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$855	\$1,501	\$0	\$0	0.00%
116	WORLDWIDE INSURANCE COMPANY	0.00%	\$813	\$920	\$0	\$159	17.28%
117	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$791	\$939	\$0	\$0	0.00%
118	FIREMANS FUND INSURANCE COMPANY	0.00%	\$660	\$281	\$0	\$109	38.79%
119	RESPONSE INSURANCE COMPANY	0.00%	\$493	\$354	\$0	\$194	54.80%

2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Underinsured Motorist)

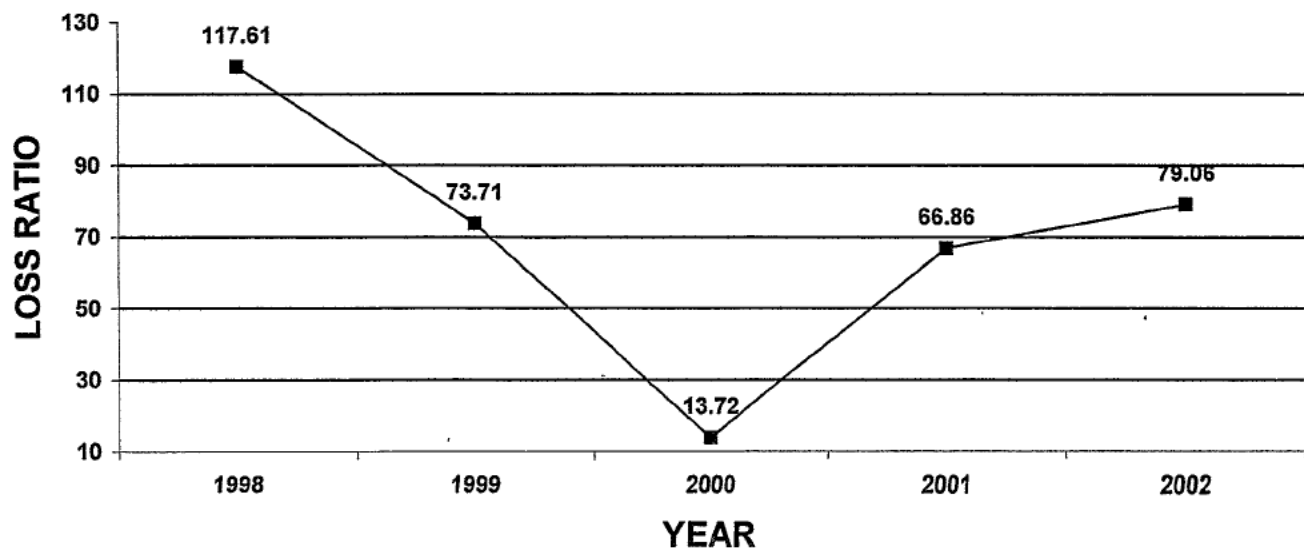
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	FOREMOST PROPERTY AND CASUALTY INS CO	0.00%	\$485	\$1,894	\$0	\$0	0.00%
121	CONSUMERS INSURANCE USA INC	0.00%	\$434	\$141	\$0	\$0	0.00%
122	AMERICAN PROTECTION INSURANCE CO	0.00%	\$371	\$371	\$0	\$0	0.00%
123	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$342	\$393	\$0	\$0	0.00%
124	LEADER INSURANCE COMPANY	0.00%	\$196	\$237	\$0	\$0	0.00%
125	TWIN CITY FIRE INS CO	0.00%	\$133	\$163	\$0	\$0	0.00%
126	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$116	\$92	\$0	\$0	0.00%
127	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$81	\$104	\$0	\$0	0.00%
128	FIREMANS FUND INS CO OF MISSOURI	0.00%	\$50	\$606	\$0	\$8,613	1421.29%
129	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$95	N/A
130	ARGONAUT INSURANCE COMPANY	0.00%	\$0	\$4	\$0	\$0	0.00%
131	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	\$1,221	N/A
132	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$327	\$327	N/A
133	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$96,211	N/A
134	FIDELITY AND CASUALTY CO OF NY	0.00%	\$0	\$260	\$0	\$0	0.00%
135	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$10	\$0	\$615	6150.00%
136	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	\$28	N/A
137	NATIONWIDE ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,400	N/A
138	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	\$0	\$0	\$100,000	\$180,000	N/A
139	TIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$39,286	\$5,161	N/A
140	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	\$0	\$0	\$111,750	\$27,750	N/A
141	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
142	VIKING INSURANCE COMPANY OF WISCONSIN	0.00%	\$0	\$0	\$3,750	\$0	N/A
143	SAFEGUARD INSURANCE COMPANY	0.00%	-\$1	\$8	\$0	\$0	0.00%
144	CALIFORNIA CASUALTY INSURANCE CO	0.00%	-\$7	-\$7	\$0	\$0	0.00%
145	ECONOMY FIRE & CASUALTY COMPANY	0.00%	-\$18	\$260	\$0	\$33	12.69%
146	CONTINENTAL INSURANCE COMPANY THE	0.00%	-\$21	-\$11	\$118,375	\$147,559	-1341445.45%
147	SAFECO INSURANCE COMPANY OF ILLINOIS	0.00%	-\$30	\$1,279	\$7,080	\$8,399	656.68%
148	UNION INSURANCE CO	0.00%	-\$62	\$930	\$0	\$0	0.00%
149	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	-\$158	\$5,751	\$0	\$13,540	235.44%
150	GENERAL CASUALTY CO OF ILLINOIS	0.00%	-\$213	\$10,162	\$100,010	-\$215,680	-2122.42%
151	FIRST NATIONAL INS CO OF AMERICA	0.00%	-\$1,114	\$29,977	\$39,000	-\$2,185	-7.29%
152	SAFECO INSURANCE CO OF AMERICA	-0.01%	-\$4,498	\$342,895	\$1,269,000	\$614,601	179.24%
TOTAL		100.00%	\$37,068,173	\$35,794,475	\$20,013,040	\$28,298,147	79.06%

MISSOURI PRIVATE PASSENGER AUTO INSURANCE
(Underinsured Motorist)

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

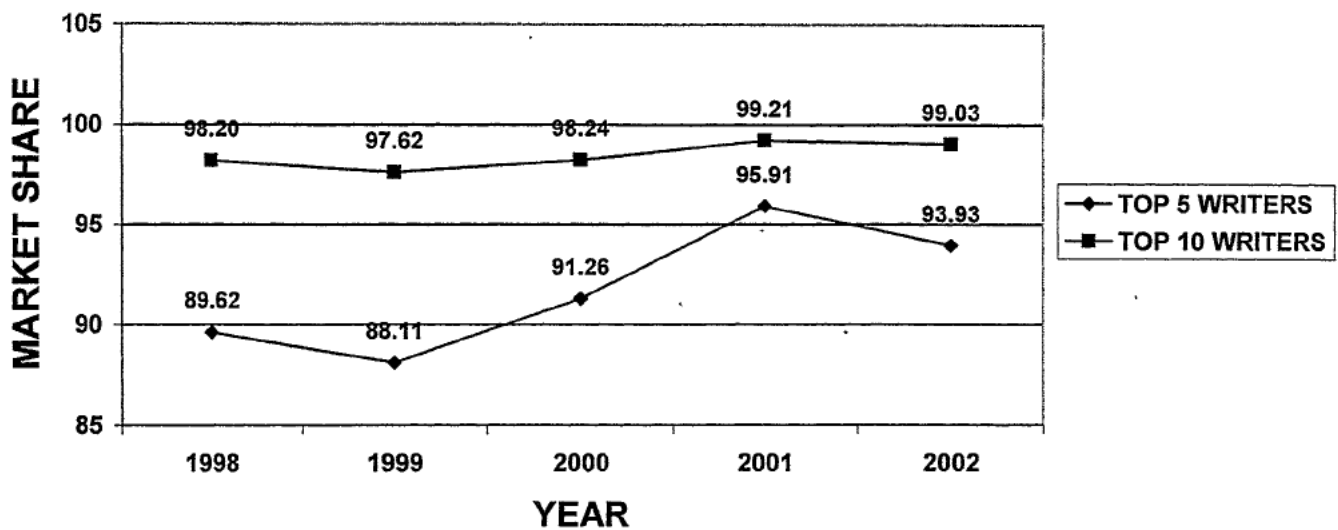


2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Accidental Death & Disability/Dismemberment)

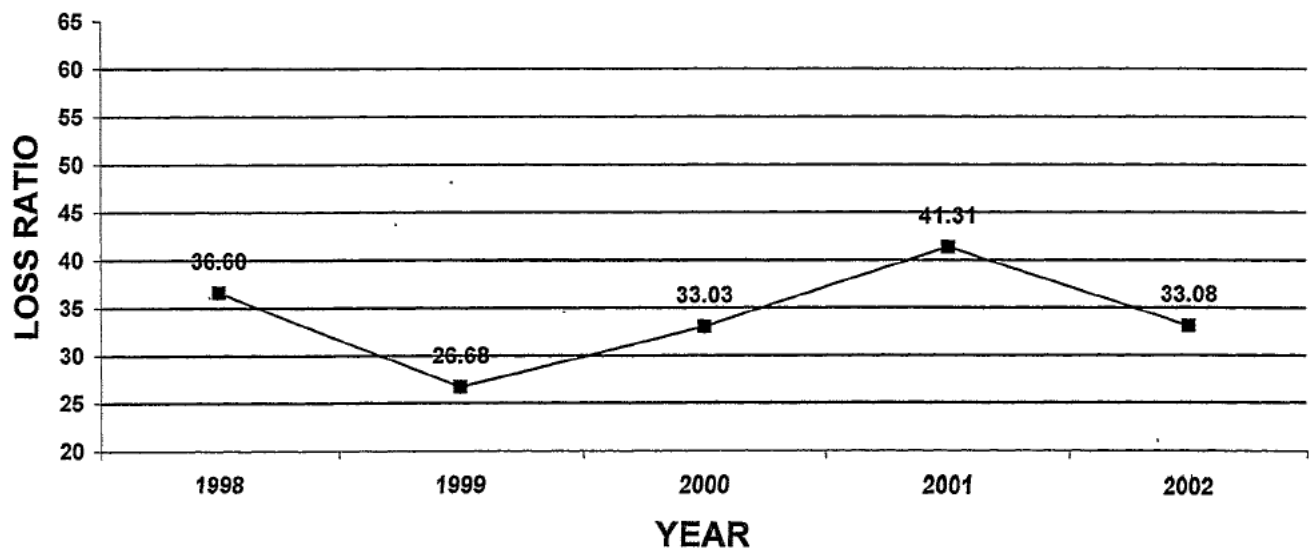
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	SHELTER MUTUAL INSURANCE CO	49.57%	\$1,303,294	\$1,290,599	\$275,000	\$302,802	23.46%
2	STATE FARM MUTUAL AUTOMOBILE INS CO	19.86%	\$522,190	\$525,320	\$325,000	\$313,625	59.70%
3	AMERICAN FAMILY MUTUAL INS CO	16.74%	\$440,188	\$430,940	\$40,000	\$79,525	18.45%
4	CORNERSTONE NATIONAL INSURANCE COMPANY	4.54%	\$119,425	\$120,653	\$36,733	\$46,912	38.88%
5	AMERICAN STANDARD INS CO OF WISCONSIN	3.20%	\$84,208	\$79,379	\$20,000	-\$14	-0.02%
6	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.42%	\$63,545	\$64,073	\$10,000	\$12,144	18.95%
7	FARMERS INSURANCE COMPANY INC	0.85%	\$22,234	\$22,944	\$9,634	\$9,635	41.99%
8	STATE FARM FIRE AND CASUALTY CO	0.80%	\$20,981	\$21,141	\$0	\$3,570	16.89%
9	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.57%	\$14,915	\$13,915	\$0	\$0	0.00%
10	SHELTER GENERAL INS CO	0.48%	\$12,546	\$12,983	\$0	\$0	0.00%
11	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.22%	\$5,809	\$5,174	\$0	\$0	0.00%
12	COUNTRY MUTUAL INSURANCE COMPANY	0.15%	\$4,045	\$3,972	\$0	\$0	0.00%
13	DAIRYLAND INSURANCE COMPANY	0.13%	\$3,328	\$2,804	\$0	\$0	0.00%
14	COUNTRY PREFERRED INSURANCE COMPANY	0.10%	\$2,715	\$2,629	\$0	\$0	0.00%
15	MID CENTURY INSURANCE COMPANY	0.10%	\$2,597	\$2,651	\$4,000	\$4,000	150.89%
16	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.05%	\$1,381	\$1,473	\$0	\$0	0.00%
17	SENTRY INSURANCE A MUTUAL COMPANY	0.05%	\$1,264	\$1,264	\$0	\$0	0.00%
18	GUIDEONE MUTUAL INSURANCE COMPANY	0.04%	\$1,176	\$1,139	\$0	\$0	0.00%
19	GUIDEONE ELITE INSURANCE COMPANY	0.04%	\$1,071	\$1,097	\$0	\$0	0.00%
20	MILLERS CLASSIFIED INSURANCE COMPANY	0.01%	\$369	\$374	\$0	\$0	0.00%
21	GRINNELL MUTUAL REINSURANCE COMPANY	0.01%	\$363	\$363	\$0	\$0	0.00%
22	COUNTRY CASUALTY INS CO	0.01%	\$280	\$265	\$0	\$0	0.00%
23	AMERICAN NATIONAL GENERAL INS CO	0.01%	\$235	\$221	\$0	\$0	0.00%
24	MILLERS MUTUAL INSURANCE ASSOCIATION	0.01%	\$158	\$172	\$0	\$0	0.00%
25	GUIDEONE AMERICA INSURANCE COMPANY	0.01%	\$150	\$129	\$0	\$0	0.00%
26	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.01%	\$143	\$690	\$0	\$0	0.00%
27	GRINNELL SELECT INSURANCE COMPANY	0.00%	\$129	\$129	\$0	\$0	0.00%
28	PRUDENTIAL GENERAL INS CO	0.00%	\$85	\$122	\$0	\$0	0.00%
29	GENERAL CASUALTY CO OF WISCONSIN	0.00%	\$71	\$70	\$0	\$0	0.00%
30	ATLANTA CASUALTY COMPANY	0.00%	\$41	\$67	\$0	\$0	0.00%
31	AMERICAN PREMIER INSURANCE COMPANY	0.00%	\$20	\$21	\$0	\$0	0.00%
32	PRUDENTIAL COMMERCIAL INSURANCE CO	0.00%	\$14	\$14	\$0	\$0	0.00%
33	ATLANTA SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$165	\$0	\$0	0.00%
34	CINCINNATI INS CO THE	0.00%	\$0	\$34	\$0	\$0	0.00%
35	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$0	\$3	\$0	\$0	0.00%
36	HARTFORD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$10,000	\$14,435	N/A
37	HARTFORD UNDERWRITERS INSURANCE CO	0.00%	\$0	\$0	\$60,000	\$0	N/A
38	PROGRESSIVE CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$2,617	-\$11,809	N/A
39	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.00%	\$0	\$0	\$22,400	\$32,213	N/A
40	PROGRESSIVE HALCYON INSURANCE COMPANY	0.00%	\$0	\$0	\$27,823	\$23,462	N/A
41	PROGRESSIVE NORTHWESTERN INS CO	0.00%	\$0	\$0	\$22,048	\$24,249	N/A
42	PROGRESSIVE SPECIALTY INS CO	0.00%	\$0	\$0	\$4,533	\$7,636	N/A
TOTAL		100.00%	\$2,628,970	\$2,606,889	\$869,788	\$862,385	33.08%

MISSOURI PRIVATE PASSENGER AUTO INSURANCE
(Accidental Death & Disability/Dismemberment)

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	EMPIRE FIRE AND MARINE INSURANCE CO	4.69%	\$11,415,290	\$10,959,314	\$5,668,482	\$12,012,543	109.61%
2	GREAT WEST CASUALTY COMPANY	3.84%	\$9,333,279	\$8,544,540	\$4,928,980	\$6,630,730	77.60%
3	ST PAUL FIRE & MARINE INSURANCE CO	3.52%	\$8,660,245	\$8,031,675	\$2,513,465	\$3,064,646	38.16%
4	CINCINNATI INS CO THE	3.29%	\$8,002,516	\$6,953,471	\$5,692,325	\$4,692,811	67.49%
5	LIBERTY MUTUAL FIRE INSURANCE CO	2.95%	\$7,176,906	\$5,260,526	\$4,975,199	\$8,548,047	162.49%
6	NATIONWIDE MUTUAL INSURANCE COMPANY	2.86%	\$6,968,143	\$6,475,163	\$2,630,219	\$5,545,516	85.64%
7	CONTINENTAL WESTERN INSURANCE CO	2.70%	\$6,571,626	\$5,924,198	\$4,262,022	\$3,079,930	51.99%
8	FEDERATED MUTUAL INSURANCE COMPANY	2.66%	\$6,472,175	\$6,125,195	\$3,678,615	\$6,284,227	102.60%
9	CAROLINA CASUALTY INSURANCE COMPANY	2.40%	\$5,836,635	\$4,529,295	\$5,386,538	\$5,123,099	113.11%
10	ZURICH AMERICAN INSURANCE COMPANY	2.34%	\$5,680,911	\$2,947,650	\$1,361,802	\$7,091,955	240.60%
11	SENTRY SELECT INSURANCE COMPANY	2.23%	\$5,421,932	\$3,115,416	\$1,494,144	\$5,633,361	180.82%
12	AMERICAN STATES INSURANCE COMPANY	1.97%	\$4,782,135	\$4,792,611	\$3,706,203	\$2,455,080	51.23%
13	STATE FARM MUTUAL AUTOMOBILE INS CO	1.94%	\$4,730,398	\$4,488,047	\$2,504,436	\$1,941,622	43.26%
14	PROGRESSIVE NORTHWESTERN INS CO	1.89%	\$4,588,564	\$4,133,200	\$538,645	\$3,372,182	81.59%
15	TRAVELERS INDEMNITY CO OF ILLINOIS	1.75%	\$4,257,816	\$3,512,615	\$5,230,189	\$3,629,513	103.33%
16	NORTHLAND INSURANCE COMPANY	1.47%	\$3,574,145	\$3,361,527	\$2,309,895	\$1,816,314	54.03%
17	LINCOLN GENERAL INSURANCE CO	1.43%	\$3,488,365	\$3,148,401	\$1,462,231	\$5,008,747	159.09%
18	UNIVERSAL UNDERWRITERS INS CO	1.39%	\$3,388,263	\$3,388,263	\$931,137	\$1,393,808	41.14%
19	AUTO OWNERS INSURANCE CO MUTUAL	1.25%	\$3,043,611	\$2,858,559	\$2,384,429	\$230,087	-8.05%
20	NATIONAL INDEMNITY COMPANY	1.25%	\$3,037,048	\$2,565,474	\$197,626	\$1,490,871	58.11%
21	RLI INSURANCE COMPANY	1.25%	\$3,036,594	\$2,372,894	\$981,300	\$1,499,282	63.18%
22	LANCER INSURANCE COMPANY	1.23%	\$2,990,032	\$2,816,900	\$231,456	\$4,515,608	160.30%
23	EMPLOYERS MUTUAL CASUALTY COMPANY	1.21%	\$2,941,775	\$2,778,244	\$1,078,209	\$985,487	35.47%
24	AMERISURE MUTUAL INSURANCE COMPANY	1.21%	\$2,935,216	\$2,554,885	\$279,510	\$443,303	17.35%
25	OAK RIVER INSURANCE COMPANY	1.15%	\$2,788,069	\$2,343,788	\$795,181	\$2,238,399	95.50%
26	INTERSTATE INDEMNITY COMPANY	1.12%	\$2,730,808	\$1,635,944	\$168,006	\$899,105	54.96%
27	UNITED FIRE AND CASUALTY COMPANY	1.10%	\$2,671,976	\$2,525,134	\$1,112,225	\$2,862,117	113.35%
28	CONTINENTAL CASUALTY COMPANY	1.07%	\$2,602,937	\$2,290,358	\$510,003	\$1,940,963	-84.74%
29	UNITED STATES FIDELITY & GUARANTY CO	0.99%	\$2,417,288	\$2,393,418	\$326,629	\$1,347,833	56.31%
30	INSURANCE CORPORATION OF HANNOVER	0.94%	\$2,276,871	\$1,909,313	\$419,851	\$924,799	48.44%
31	STATE AUTO PROPERTY & CASUALTY INS CO	0.86%	\$2,089,384	\$1,976,317	\$1,603,081	\$2,420,740	122.49%
32	CANAL INSURANCE COMPANY	0.85%	\$2,056,029	\$1,623,887	\$395,272	\$1,204,368	74.17%
33	LUMBERMENS MUTUAL CASUALTY CO	0.83%	\$2,007,642	\$1,798,881	\$1,039,068	\$2,676,461	148.78%
34	AMERICAN FAMILY MUTUAL INS CO	0.82%	\$1,999,230	\$1,855,120	\$382,757	\$1,893,852	102.09%
35	LIBERTY MUTUAL INSURANCE COMPANY	0.79%	\$1,924,488	\$2,158,948	\$35,175	\$1,344,420	62.27%
36	MARYLAND CASUALTY COMPANY	0.73%	\$1,783,234	\$1,114,135	\$78,467	\$826,668	74.20%
37	DISCOVER PROPERTY AND CASUALTY INS CO	0.73%	\$1,779,740	\$1,557,120	\$30,221	\$492,015	31.60%
38	OHIO CASUALTY INSURANCE COMPANY	0.71%	\$1,736,693	\$1,265,253	\$747,158	\$820,199	64.82%
39	OCCIDENTAL FIRE & CAS CO OF NC	0.70%	\$1,697,948	\$1,713,476	\$1,704,440	\$4,507,482	263.06%
40	GENERAL CASUALTY CO OF WISCONSIN	0.70%	\$1,694,162	\$1,556,327	\$350,036	\$125,824	-8.08%
41	NATIONAL LIABILITY & FIRE INS CO	0.69%	\$1,673,778	\$1,420,721	\$107,565	\$2,112,467	148.69%
42	WEST AMERICAN INSURANCE COMPANY	0.66%	\$1,605,301	\$1,929,806	\$433,745	\$389,500	20.18%
43	TRANSGUARD INS CO OF AMERICA INC	0.66%	\$1,595,570	\$1,617,385	\$1,589,121	\$884,899	54.71%
44	ST PAUL MERCURY INSURANCE COMPANY	0.65%	\$1,585,298	\$1,496,216	\$446,405	\$2,493,538	166.66%
45	HARTFORD FIRE INSURANCE COMPANY	0.65%	\$1,576,323	\$1,359,670	\$238,567	\$496,370	36.51%
46	COLUMBIA MUTUAL INSURANCE CO	0.61%	\$1,485,787	\$1,402,374	\$852,385	\$530,790	37.85%
47	VANLINER INSURANCE COMPANY	0.61%	\$1,478,510	\$1,425,361	\$1,203,359	\$1,151,485	80.79%
48	HARCO NATIONAL INSURANCE COMPANY	0.60%	\$1,468,960	\$1,242,898	\$282,176	\$1,012,622	81.47%
49	SIRIUS AMERICA INSURANCE COMPANY	0.60%	\$1,449,643	\$971,648	\$94,187	\$1,016,410	104.61%
50	ONEBEACON INSURANCE COMPANY	0.59%	\$1,424,130	\$1,437,809	\$779,840	\$109,495	7.62%
51	ASSURANCE COMPANY OF AMERICA	0.57%	\$1,383,191	\$883,783	\$401,531	\$1,285,248	145.43%
52	BITUMINOUS CASUALTY CORPORATION	0.56%	\$1,362,192	\$1,320,449	\$268,898	\$914,209	69.23%
53	FEDERAL INSURANCE COMPANY	0.56%	\$1,350,877	\$1,321,502	\$1,936,676	\$1,398,304	105.81%
54	ATHENA ASSURANCE COMPANY	0.52%	\$1,263,498	\$1,239,543	\$514,136	\$630,502	50.87%
55	FIREMANS FUND INSURANCE COMPANY	0.45%	\$1,092,938	\$1,202,758	\$1,378,090	\$10,529,623	875.46%
56	AMERICAN GUARANTEE & LIABILITY INS CO	0.45%	\$1,092,644	\$637,455	\$171,002	\$512,012	80.32%
57	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.45%	\$1,083,151	\$1,000,698	\$185,679	\$531,018	53.06%
58	AMERICAN ECONOMY INSURANCE COMPANY	0.44%	\$1,079,584	\$1,254,932	\$342,159	\$415,978	33.15%
59	SAVERS PROPERTY & CASUALTY INS CO	0.44%	\$1,069,889	\$518,778	\$41,699	\$264,447	50.97%
60	TRUCK INSURANCE EXCHANGE	0.43%	\$1,052,234	\$1,532,814	\$2,106,104	\$1,073,394	70.03%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	FARMERS INSURANCE EXCHANGE	0.43%	\$1,050,738	\$1,756,323	\$222,098	\$161,066	9.17%
62	AMCO INSURANCE COMPANY	0.42%	\$1,015,007	\$931,047	\$147,400	\$524,645	56.35%
63	ONEBEACON AMERICA INSURANCE COMPANY	0.42%	\$1,014,848	\$1,169,550	\$551,957	-\$72,634	-6.21%
64	REPUBLIC WESTERN INS CO	0.41%	\$1,002,774	\$1,542,653	\$406,151	\$275,260	17.84%
65	PACIFIC EMPLOYERS INSURANCE COMPANY	0.40%	\$969,974	\$1,206,032	\$147,676	\$822,311	68.18%
66	GRINNELL MUTUAL REINSURANCE COMPANY	0.39%	\$960,328	\$900,679	\$509,921	\$585,050	64.96%
67	SHELTER GENERAL INS CO	0.39%	\$952,462	\$946,936	\$291,538	\$254,304	26.86%
68	STRATFORD INSURANCE COMPANY	0.39%	\$952,300	\$1,007,475	\$321,031	\$401,811	39.88%
69	AMERICAN CASUALTY CO OF READING PA	0.39%	\$945,958	\$827,831	\$97,220	\$1,132,211	136.77%
70	NATIONAL INTERSTATE INSURANCE COMPANY	0.39%	\$944,996	\$796,054	\$300,127	\$501,961	63.06%
71	TRANSPORTATION INSURANCE COMPANY	0.39%	\$940,114	\$838,745	\$740,893	-\$950,465	-113.32%
72	ATLANTIC MUTUAL INSURANCE COMPANY	0.38%	\$930,894	\$991,046	\$111,188	\$333,937	33.70%
73	RANGER INSURANCE COMPANY	0.38%	\$918,563	\$735,054	\$107,979	\$297,951	40.53%
74	ACCEPTANCE CASUALTY INSURANCE CO	0.37%	\$909,161	\$435,665	\$52,840	\$257,448	59.09%
75	ROYAL INSURANCE COMPANY OF AMERICA	0.37%	\$895,490	\$918,096	\$80,302	\$142,110	15.48%
76	ALLSTATE INSURANCE COMPANY	0.37%	\$894,540	\$888,690	\$183,711	\$768,660	86.49%
77	CAMERON MUTUAL INSURANCE COMPANY	0.36%	\$885,013	\$836,762	\$499,105	\$436,256	52.14%
78	LEADER INSURANCE COMPANY	0.36%	\$882,152	\$845,257	\$84,630	\$926,763	109.64%
79	TIG INSURANCE COMPANY	0.36%	\$864,896	\$865,003	\$433,521	\$144,747	16.71%
80	AMERISURE INSURANCE COMPANY	0.35%	\$862,026	\$930,261	\$223,866	-\$287,448	-30.90%
81	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.35%	\$860,087	\$823,133	\$197,638	\$1,053,221	127.95%
82	SECURA INSURANCE A MUTUAL COMPANY	0.35%	\$845,179	\$770,164	\$137,014	\$38,825	5.04%
83	SENTRY INSURANCE A MUTUAL COMPANY	0.35%	\$844,370	\$661,536	\$132,101	\$348,086	52.62%
84	GATEWAY INSURANCE COMPANY	0.33%	\$814,142	\$927,094	\$245,860	\$246,571	26.60%
85	UNITED STATES FIRE INSURANCE CO	0.32%	\$776,919	\$686,398	\$938,074	\$0	0.00%
86	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.32%	\$769,944	\$688,834	\$20,484	\$325,374	47.24%
87	ROYAL INDEMNITY COMPANY	0.32%	\$768,884	\$705,779	\$988,999	\$4,695,047	665.23%
88	FEDERATED SERVICE INSURANCE COMPANY	0.31%	\$745,568	\$750,879	\$222,330	\$499,705	66.55%
89	CHURCH MUTUAL INSURANCE COMPANY	0.30%	\$734,052	\$735,116	\$462,545	\$180,291	24.53%
90	NORTHFIELD INSURANCE COMPANY	0.30%	\$727,236	\$674,944	\$126,952	\$218,471	32.37%
91	GREAT AMERICAN ASSURANCE COMPANY	0.28%	\$673,155	\$666,826	\$25,072	\$116,077	17.41%
92	PROGRESSIVE CASUALTY INSURANCE CO	0.26%	\$640,679	\$608,834	\$19,667	\$240,108	39.44%
93	OWNERS INSURANCE COMPANY	0.26%	\$628,654	\$497,468	\$100,503	\$106,089	21.33%
94	AMERICAN MANUFACTURERS MUTUAL INS CO	0.26%	\$621,540	\$692,150	\$1,477,087	\$3,668,913	530.07%
95	GUIDEONE MUTUAL INSURANCE COMPANY	0.25%	\$612,164	\$579,671	\$1,153,739	\$1,459,718	251.82%
96	FARMLAND MUTUAL INSURANCE COMPANY	0.23%	\$562,851	\$538,921	\$62,223	-\$27,180	-5.04%
97	SAGAMORE INSURANCE COMPANY	0.23%	\$556,560	\$589,745	\$324,406	-\$121,696	-20.64%
98	TWIN CITY FIRE INS CO	0.22%	\$546,904	\$636,935	\$160,078	\$526,489	82.66%
99	REGENT INSURANCE COMPANY	0.22%	\$540,798	\$539,634	\$335,270	\$429,738	79.64%
100	FEDERATED RURAL ELECTRIC INS EXCHANGE	0.22%	\$540,763	\$493,750	\$909,391	\$484,787	98.18%
101	SHELTER MUTUAL INSURANCE CO	0.22%	\$537,979	\$524,823	\$27,588	\$17,045	3.25%
102	ACE AMERICAN INSURANCE COMPANY	0.22%	\$533,770	\$417,087	\$1,082,656	\$345,754	82.90%
103	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.22%	\$527,909	\$639,700	\$1,888,650	\$514,011	80.35%
104	AMERICAN ALTERNATIVE INS CORP	0.22%	\$523,474	\$512,385	\$212,618	\$335,209	65.42%
105	AMERICAN EMPLOYERS INSURANCE CO	0.21%	\$499,403	\$788,285	\$265,998	\$471,485	59.81%
106	FAIRMONT INSURANCE COMPANY	0.20%	\$482,164	\$280,209	\$40,620	\$152,891	54.56%
107	MID CENTURY INSURANCE COMPANY	0.19%	\$469,281	\$730,990	\$924,109	-\$39,447	-5.40%
108	ALLSTATE INDEMNITY COMPANY	0.19%	\$468,781	\$438,128	\$118,288	\$424,466	96.88%
109	GENESIS INSURANCE COMPANY	0.18%	\$429,650	\$401,078	\$0	\$300,000	74.80%
110	AMERICAN AUTOMOBILE INSURANCE CO	0.17%	\$419,025	\$316,420	\$89,766	-\$14,702,523	-4646.52%
111	NATIONWIDE AGRIBUSINESS INS CO	0.17%	\$418,517	\$348,936	\$1,000,648	\$861,452	246.88%
112	STATE FARM FIRE AND CASUALTY CO	0.17%	\$411,481	\$400,175	\$476,654	\$588,808	147.14%
113	TRANSCONTINENTAL INSURANCE COMPANY	0.17%	\$411,414	\$595,308	\$729,834	\$891,148	149.70%
114	STATEWIDE INSURANCE COMPANY	0.16%	\$400,841	\$409,844	\$557,674	\$580,339	141.60%
115	SECURITY INSURANCE COMPANY OF HARTFORD	0.15%	\$366,652	\$275,373	\$30,341	\$60,975	22.14%
116	CENTENNIAL INSURANCE COMPANY	0.15%	\$365,536	\$326,543	\$36,750	\$120,305	36.84%
117	ST PAUL GUARDIAN INSURANCE COMPANY	0.15%	\$359,864	\$894,370	\$65,114	\$804,338	89.93%
118	ASSOCIATES INSURANCE COMPANY	0.15%	\$353,923	\$271,992	\$925,268	\$446,629	164.21%
119	NATIONAL SURETY CORPORATION	0.14%	\$349,273	\$365,727	\$141,848	\$2,595,824	709.77%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	HOMELAND CENTRAL INSURANCE COMPANY	0.14%	\$338,999	\$576,250	\$470,986	\$93,058	16.15%
121	CHARTER OAK FIRE INSURANCE CO THE	0.13%	\$313,011	\$352,080	\$118,203	\$75,595	21.47%
122	TRAVELERS INDEMNITY COMPANY	0.13%	\$309,968	\$373,221	\$7,198,436	\$5,243,155	1404.84%
123	FIRST FINANCIAL INSURANCE COMPANY	0.12%	\$294,124	\$124,307	\$4,676	\$66,776	53.72%
124	CLARENDON NATIONAL INS CO	0.11%	\$277,303	\$242,031	\$196,058	\$375,323	155.07%
125	HANOVER INSURANCE COMPANY THE	0.11%	\$276,429	\$341,118	\$106,365	\$56,471	16.55%
126	NATIONAL CASUALTY COMPANY	0.11%	\$269,294	\$259,819	\$472,308	\$34,241	13.18%
127	HARTFORD CASUALTY INS CO	0.11%	\$264,783	\$318,022	\$184,553	\$221,657	69.70%
128	WINDSOR INSURANCE COMPANY	0.11%	\$264,696	\$231,948	\$2,855	\$83,169	35.86%
129	AMERICAN MOTORISTS INSURANCE CO	0.11%	\$263,192	\$245,055	\$225,710	\$1,224,234	499.58%
130	MID-CONTINENT CASUALTY COMPANY	0.11%	\$257,888	\$237,883	\$59,855	\$1,395,051	586.44%
131	NORTH AMERICAN SPECIALTY INS CO	0.11%	\$257,312	\$233,879	\$5,174	\$22,524	9.63%
132	PEERLESS INSURANCE COMPANY	0.11%	\$255,537	\$46,816	\$0	\$12,411	26.51%
133	OLD REPUBLIC INSURANCE COMPANY	0.10%	\$247,483	\$230,974	\$285,482	\$259,363	111.86%
134	GREAT NORTHERN INSURANCE COMPANY	0.10%	\$243,717	\$273,559	\$106,226	\$136,247	49.81%
135	NORTHERN INSURANCE CO OF NEW YORK	0.10%	\$241,871	\$284,319	\$682,258	\$2,074,091	729.49%
136	SPECIALTY NATIONAL INSURANCE COMPANY	0.10%	\$241,118	\$262,042	\$10,806	\$62,198	23.74%
137	BROTHERHOOD MUTUAL INSURANCE CO	0.10%	\$240,236	\$221,347	\$63,029	\$180,915	81.73%
138	HAWKEYE SECURITY INSURANCE COMPANY	0.10%	\$237,686	\$42,524	\$2,081	\$11,431	26.88%
139	HARTFORD UNDERWRITERS INSURANCE CO	0.10%	\$232,658	\$102,085	\$24,365	\$75,707	74.16%
140	GREAT AMERICAN INSURANCE COMPANY	0.10%	\$232,536	\$214,834	\$43,317	\$34,759	16.18%
141	PHILADELPHIA INDEMNITY INSURANCE CO	0.10%	\$232,086	\$159,053	\$5,902	\$97,005	60.99%
142	STATE AUTOMOBILE MUTUAL INS CO	0.09%	\$230,499	\$240,032	\$63,142	\$97,232	40.51%
143	TRI STATE INSURANCE CO OF MINNESOTA	0.09%	\$230,268	\$168,345	\$11,629	\$23,228	13.80%
144	NORTHERN ASSURANCE CO OF AMERICA	0.09%	\$227,242	\$217,972	\$12,318	\$37,025	16.99%
145	UNITED NATIONAL SPECIALTY INS CO	0.09%	\$226,084	\$122,435	\$6,743	\$65,926	53.85%
146	TRAVELERS CASUALTY AND SURETY CO OF AMER	0.09%	\$221,766	\$221,766	\$4,733	\$5,812	2.62%
147	NATIONAL FARMERS UNION PRO & CAS CO	0.09%	\$210,222	\$206,062	\$28,024	\$92,290	44.79%
148	AMERICAN ZURICH INSURANCE COMPANY	0.08%	\$205,738	\$149,307	\$420,000	\$460,278	308.28%
149	HAULERS INSURANCE COMPANY INC	0.08%	\$197,213	\$153,537	\$291	\$125,047	81.44%
150	ULICO CASUALTY COMPANY	0.08%	\$194,019	\$144,315	\$22,782	\$45,619	31.61%
151	MGA INSURANCE COMPANY INC	0.08%	\$182,890	\$219,457	\$9,437	\$120,438	54.88%
152	FLORISTS MUTUAL INSURANCE COMPANY	0.07%	\$181,857	\$128,052	\$42,228	\$36,176	28.25%
153	SECURITY NATIONAL INSURANCE COMPANY	0.07%	\$179,996	\$250,102	\$220,262	\$288,475	115.34%
154	WAUSAU UNDERWRITERS INS CO	0.07%	\$177,232	\$176,304	\$99,848	\$2,367,884	1343.07%
155	INTEGON NATIONAL INSURANCE COMPANY	0.07%	\$177,072	\$173,854	\$272,931	\$41,179	23.69%
156	MIDWESTERN INDEMNITY COMPANY THE	0.07%	\$172,271	\$19,702	\$0	\$7,568	38.41%
157	FARMERS ALLIANCE MUTUAL INS CO	0.07%	\$170,699	\$173,082	\$76,428	\$47,128	27.23%
158	MASSACHUSETTS BAY INS CO	0.06%	\$148,661	\$189,230	\$634,839	\$214,534	113.37%
159	AMERICAN INSURANCE COMPANY THE	0.06%	\$140,126	\$162,890	\$8,756	\$156,036	95.79%
160	COMBINED SPECIALTY INSURANCE COMPANY	0.06%	\$139,757	\$66,643	\$389	\$11,302	19.95%
161	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.06%	\$137,507	\$197,663	\$275,200	\$1,731,901	876.19%
162	DIAMOND STATE INSURANCE COMPANY	0.06%	\$135,509	\$137,168	\$8,081	\$46,479	33.88%
163	EMPLOYERS FIRE INSURANCE COMPANY	0.05%	\$130,416	\$152,680	\$551,198	\$336,154	220.17%
164	ACE PROPERTY AND CASUALTY INS CO	0.05%	\$129,555	\$113,158	\$83,339	\$31,307	27.67%
165	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.05%	\$112,424	\$70,605	\$35,436	\$647,297	-916.79%
166	ASSOCIATED INDEMNITY CORPORATION	0.05%	\$110,950	\$67,751	\$0	\$-24,281	-35.84%
167	DAIMLERCHRYSLER INSURANCE COMPANY	0.04%	\$107,959	\$207,645	\$136,347	\$45,464	-21.90%
168	VALLEY FORGE INSURANCE COMPANY	0.04%	\$105,349	\$232,356	\$552,550	\$1,312,151	564.72%
169	GULF INSURANCE COMPANY	0.04%	\$95,927	\$331,655	\$8,238,292	\$4,909,364	1480.26%
170	FIDELITY AND GUARANTY INSURANCE COMPANY	0.04%	\$89,527	\$379,718	\$798,659	\$1,804,596	475.25%
171	MARKEL INSURANCE COMPANY	0.04%	\$88,866	\$91,383	\$14,136	\$17,370	19.01%
172	FIDELITY & GUARANTY INS UNDERWRITERS	0.04%	\$88,465	\$112,262	\$137,437	\$-129,501	-115.36%
173	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.04%	\$85,492	\$83,098	\$24,449	\$72,574	87.34%
174	FIDELITY AND DEPOSIT CO MARYLAND	0.03%	\$82,745	\$54,938	\$9,312	\$54,904	99.94%
175	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.03%	\$82,487	\$60,740	\$0	\$0	0.00%
176	FIRST NATIONAL INS CO OF AMERICA	0.03%	\$78,105	\$111,447	\$11,253	\$24,931	22.37%
177	SUMITOMO MARINE & FIRE INS CO OF AMERIC	0.03%	\$77,909	\$61,794	\$0	\$-10,320	-16.70%
178	SAFECO INSURANCE CO OF AMERICA	0.03%	\$77,364	\$91,650	\$8,404	\$56,339	61.47%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.03%	\$74,934	\$123,216	\$31,945	\$61,651	50.03%
180	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.03%	\$72,072	\$73,620	\$10,371	\$30,102	40.89%
181	CONSUMERS INSURANCE USA INC	0.03%	\$67,580	\$21,664	\$0	\$2,500	11.54%
182	PHARMACISTS MUTUAL INSURANCE COMPANY	0.03%	\$66,017	\$11,686	\$4,059	\$10,858	92.91%
183	CUMIS INSURANCE SOCIETY INC	0.03%	\$65,212	\$59,645	\$2,119	\$14,013	23.49%
184	AMERICAN AND FOREIGN INSURANCE CO	0.03%	\$64,906	\$87,779	\$114,697	-\$23,137	-26.36%
185	ACCEPTANCE INDEMNITY INSURANCE CO	0.03%	\$64,539	\$43,799	\$455	\$455	1.04%
186	T H E INSURANCE COMPANY	0.03%	\$63,953	\$63,482	\$4,150	-\$7,304	-11.51%
187	SELECTIVE INSURANCE CO OF S CAROLINA	0.03%	\$61,671	\$71,024	\$14,307	\$40,259	56.68%
188	BANKERS STANDARD INSURANCE COMPANY	0.02%	\$58,039	\$246,940	\$128,762	\$96,737	39.17%
189	BANCINSURE INC	0.02%	\$53,079	\$46,407	\$12,023	\$12,023	25.91%
190	COOPERATIVE MUTUAL INSURANCE COMPANY	0.02%	\$52,717	\$34,559	\$0	\$11,632	33.66%
191	NATIONAL FARMERS UNION STANDARD INS CO	0.02%	\$51,061	\$43,481	\$59,412	\$11,814	27.17%
192	NATIONAL AMERICAN INSURANCE COMPANY	0.02%	\$50,559	\$75,136	\$268,500	\$260,084	346.15%
193	UNITED FIRE & INDEMNITY COMPANY	0.02%	\$46,952	\$7,255	\$0	\$5,000	68.92%
194	GUARANTY NATIONAL INSURANCE COMPANY	0.02%	\$46,323	\$46,323	\$700,391	\$563,298	1216.02%
195	WAUSAU BUSINESS INSURANCE COMPANY	0.02%	\$41,898	\$62,036	\$21,950	-\$43,058	-69.41%
196	TRINITY UNIVERSAL INSURANCE COMPANY	0.02%	\$41,206	\$38,065	\$2,839	\$5,205	13.67%
197	WESTPORT INSURANCE CORPORATION	0.02%	\$40,238	\$153,935	\$199,746	\$434,317	282.14%
198	ZURICH AMERICAN INS CO OF ILLINOIS	0.02%	\$37,304	\$31,255	\$500	\$11,419	36.53%
199	PENNSYLVANIA MANUFACTURERS ASSOC INS C	0.01%	\$35,615	\$31,469	\$0	-\$4,166	-13.24%
200	GENERAL INSURANCE CO OF AMERICA	0.01%	\$35,166	\$104,779	\$80,944	\$62,441	59.59%
201	COLONIAL AMERICAN CASUALTY AND SURETY C	0.01%	\$35,038	\$34,691	\$0	\$212,984	613.95%
202	HARLEYSVILLE INSURANCE COMPANY	0.01%	\$32,996	\$34,378	\$138,829	-\$99,531	-289.52%
203	UTICA MUTUAL INSURANCE COMPANY	0.01%	\$31,379	\$32,965	\$2,528	-\$87,848	-266.49%
204	TRAVELERS CASUALTY AND SURETY CO	0.01%	\$30,293	\$30,293	\$5,010	\$38,799	128.08%
205	GLOBE INDEMNITY COMPANY	0.01%	\$28,908	\$34,096	\$12,000	\$10,565	30.99%
206	AMERICAN PROTECTION INSURANCE CO	0.01%	\$26,280	\$24,301	\$0	\$2	0.01%
207	SELECTIVE INS CO OF THE SOUTHEAST	0.01%	\$24,185	\$25,430	\$5,256	\$13,207	51.93%
208	AMERICAN FIRE & CASUALTY COMPANY	0.01%	\$23,829	\$23,134	\$1,750	\$5,550	23.99%
209	LIBERTY INSURANCE CORPORATION	0.01%	\$22,443	\$38,805	\$779,877	\$391,186	1008.08%
210	TIG INDEMNITY COMPANY	0.01%	\$20,083	\$22,838	\$9,453	\$20,949	91.73%
211	NORTHBROOK PROPERTY & CASUALTY INS CO	0.01%	\$18,477	\$212,909	\$53,923	-\$61,513	-28.89%
212	BITUMINOUS FIRE AND MARINE INS CO	0.01%	\$18,331	\$28,237	\$356,550	\$117,450	415.94%
213	WESTFIELD INSURANCE COMPANY	0.01%	\$17,259	\$14,589	\$0	\$501	3.43%
214	INSURANCE COMPANY OF NORTH AMERICA	0.01%	\$16,725	-\$28,934	\$12,059	-\$1,105,057	3819.23%
215	LUMBERMENS UNDERWRITING ALLIANCE	0.01%	\$13,843	\$22,274	\$0	\$15,861	71.21%
216	AXA RE PROPERTY AND CASUALTY INS CO	0.01%	\$12,994	\$7,016	\$0	\$9,916	141.33%
217	CONNECTICUT INDEMNITY COMPANY THE	0.00%	\$11,935	\$13,578	\$134,991	\$37,351	275.08%
218	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$11,403	\$35,730	\$9,300	\$1,091,693	3055.40%
219	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$8,848	\$34,560	\$157,274	\$212,089	613.68%
220	ATLANTIC INSURANCE COMPANY	0.00%	\$8,665	\$15,429	\$696	\$0	0.00%
221	CHICAGO INSURANCE COMPANY	0.00%	\$7,956	\$4,501	\$0	\$1,858	41.28%
222	COLORADO CASUALTY INSURANCE COMPANY	0.00%	\$7,722	\$15,382	\$0	\$785	5.10%
223	PACIFIC INDEMNITY COMPANY	0.00%	\$7,173	\$8,119	\$0	-\$1,460	-17.98%
224	ARCH INSURANCE COMPANY	0.00%	\$7,027	\$1,627	\$138,960	\$53,057	3261.03%
225	GREAT DIVIDE INSURANCE COMPANY	0.00%	\$6,463	\$53,687	\$14,300	-\$21,090	-39.28%
226	HUDSON INSURANCE COMPANY	0.00%	\$5,490	\$2,742	\$0	\$2,187	79.76%
227	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$4,459	\$12,283	\$2,624	-\$2,407	-19.60%
228	ST PAUL PROPERTY & CASUALTY INS CO	0.00%	\$4,279	\$17,936	\$92,960	-\$4,481	-24.98%
229	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.00%	\$3,993	\$2,956	\$275	\$1,096	37.08%
230	FIDELITY AND CASUALTY CO OF NY	0.00%	\$3,636	\$3,636	\$46	-\$58,793	-1616.97%
231	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.00%	\$3,590	\$14,691	\$0	-\$82,591	-562.19%
232	VALIANT INS CO	0.00%	\$3,037	\$37,866	\$440,555	\$3,081	8.14%
233	SAFEGUARD INSURANCE COMPANY	0.00%	\$2,936	\$11,490	\$925	-\$826,310	-7191.56%
234	PHOENIX INSURANCE COMPANY THE	0.00%	\$2,662	\$2,482	\$279,416	\$24,900	1003.22%
235	PROPERTY & CASUALTY INS CO OF HARTFORD	0.00%	\$2,466	\$2,536	\$104,885	\$325,970	12853.71%
236	MILLERS MUTUAL INSURANCE ASSOCIATION	0.00%	\$2,221	\$4,859	\$45,709	\$28,620	589.01%
237	GREAT AMERICAN ALLIANCE INSURANCE CO	0.00%	\$2,179	\$11,740	\$93,363	\$60,393	514.42%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)**

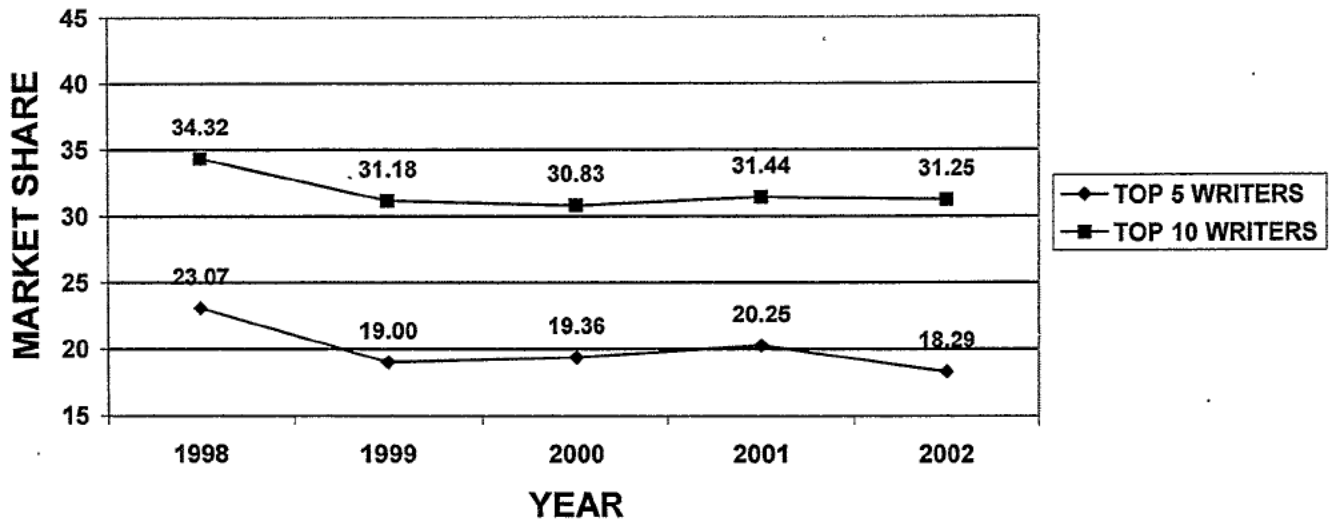
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
238	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	\$2,123	\$33,425	\$101,000	-\$159,225	-476.36%
239	STATE NATIONAL SPECIALTY INSURANCE CO	0.00%	\$1,876	\$21,642	\$0	\$0	0.00%
240	GEICO INDEMNITY COMPANY	0.00%	\$1,232	\$681	\$23	\$324	47.58%
241	COUNTRY MUTUAL INSURANCE COMPANY	0.00%	\$1,131	\$1,131	\$0	\$0	0.00%
242	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.00%	\$1,062	\$789	\$16	\$179	22.69%
243	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.00%	\$811	\$67	\$0	\$0	0.00%
244	SCOTTSDALE INDEMNITY COMPANY	0.00%	\$699	\$818	\$0	-\$953	-116.50%
245	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$602	\$191	\$0	\$16	8.38%
246	YORK INSURANCE COMPANY	0.00%	\$519	\$519	\$0	\$0	0.00%
247	WINTERHUR INTERNATIONAL AMERICA INS CO	0.00%	\$230	\$780	\$0	-\$8,708	-1116.41%
248	GEICO GENERAL INS CO	0.00%	\$217	\$154	\$5	\$57	37.01%
249	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$215	\$157	\$4	\$46	29.30%
250	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$124	\$109	\$0	-\$29	-25.61%
251	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$83	\$83	\$0	\$3,088	3720.48%
252	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$62	\$62	\$6	\$44	70.97%
253	GRANITE STATE INSURANCE COMPANY	0.00%	\$46	\$46	\$0	\$16	34.78%
254	AMERICAN STANDARD INS CO OF WISCONSIN	0.00%	\$20	\$20	\$35,000	\$15,000	75000.00%
255	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$10	\$7	\$0	\$0	0.00%
256	AMICA MUTUAL INSURANCE COMPANY	0.00%	\$9	\$95	\$0	-\$1	-1.05%
257	QBE INSURANCE CORPORATION	0.00%	\$7	\$5,581	\$0	\$1	0.02%
258	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$3	\$2	\$0	\$304	15200.00%
259	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$0	\$2,895	\$5,000	N/A
260	AMERICAN SOUTHERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$80,310	N/A
261	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$8	N/A
262	CAMDEN FIRE INSURANCE ASSOCIATION THE	0.00%	\$0	\$0	\$0	\$43	N/A
263	CHEROKEE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,200	N/A
264	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$13,548	-\$15	\$383,002	2827.00%
265	COREGIS INSURANCE COMPANY	0.00%	\$0	\$36,797	\$22,396	\$53,645	145.79%
266	ESURANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$178	N/A
267	EVEREST NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$25,000	-\$14,915	N/A
268	FAIRFIELD INSURANCE COMPANY	0.00%	\$0	\$93	\$0	\$0	0.00%
269	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$0	\$0	-\$3,804	N/A
270	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$1,780	N/A
271	FIRST LIBERTY INSURANCE CORP THE	0.00%	\$0	\$68	\$0	-\$329	-483.82%
272	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$386	N/A
273	INSURANCE COMPANY OF THE WEST	0.00%	\$0	\$136,030	\$1,122,452	-\$96,002	-70.57%
274	MERIDIAN CITIZENS MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$18,322	\$14,068	N/A
275	MICHIGAN MILLERS MUTUAL INS CO	0.00%	\$0	\$973	\$1,630	\$17,000	1747.17%
276	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	\$378	N/A
277	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	-\$291	N/A
278	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	\$0	\$0	\$280,082	\$13,112	N/A
279	PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$32,400	N/A
280	PRUDENTIAL GENERAL INS CO	0.00%	\$0	\$0	\$0	-\$1,208	N/A
281	QUADRANT INDEMNITY INSURANCE CO	0.00%	\$0	\$539	\$0	-\$463	-85.90%
282	SECURA SUPREME INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$68	N/A
283	SOUTHERN INSURANCE COMPANY	0.00%	\$0	\$35	\$0	\$0	0.00%
284	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$0	\$0	\$0	-\$326	N/A
285	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,415	N/A
286	STAR INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$543	N/A
287	STONINGTON INSURANCE COMPANY	0.00%	\$0	\$0	\$205,507	-\$16,603	N/A
288	TITAN INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$1,583	N/A
289	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$0	\$0	\$0	-\$2,062	N/A
290	TRAVELERS CASUALTY CO OF CONNECTICUT	0.00%	\$0	\$0	\$0	\$2	N/A
291	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$102	N/A
292	UNION INSURANCE CO	0.00%	\$0	\$0	\$0	\$0	N/A
293	VIGILANT INSURANCE COMPANY	0.00%	\$0	\$15	\$0	-\$2,995	-19966.67%
294	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	-\$3	-\$3	\$0	-\$3,911	130366.67%
295	AMERICAN HARDWARE MUTUAL INS CO	0.00%	-\$20	-\$7	-\$14	-\$4	57.14%
296	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	-\$80	\$17,854	\$156	-\$2,381	-13.34%

2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)

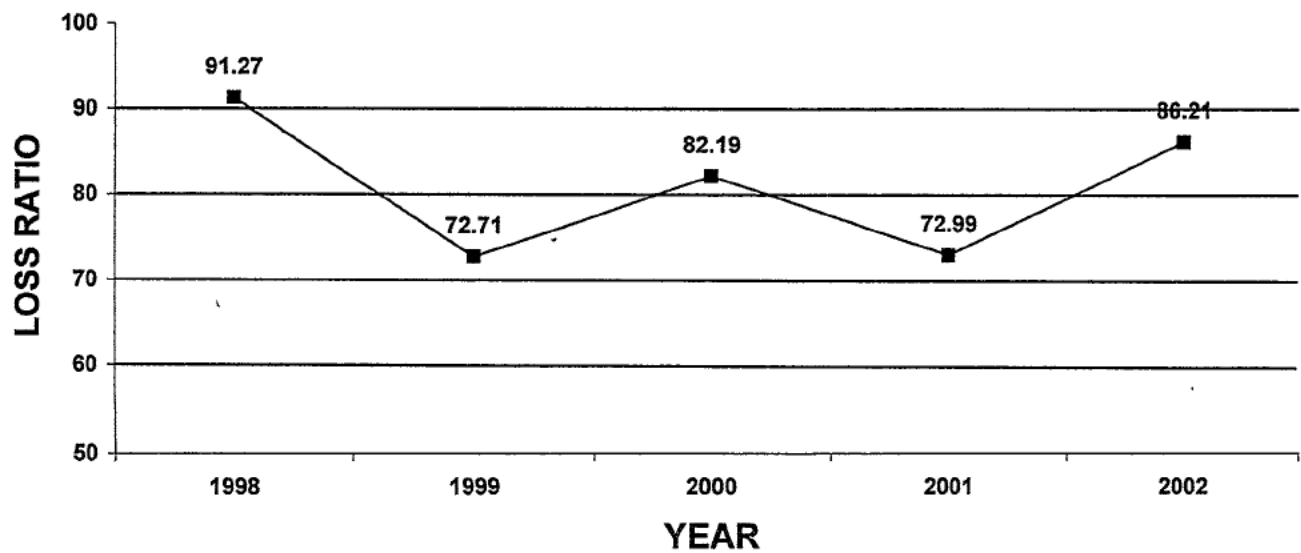
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
297	PENN AMERICA INS CO	0.00%	-\$113	-\$95	\$11,379	-\$10,181	10716.84%
298	TRUMBULL INSURANCE COMPANY	0.00%	-\$140	\$470	\$2,325	\$234,653	49926.17%
299	UNITED SECURITY INSURANCE COMPANY	0.00%	-\$142	\$7,555	\$169,793	\$514,798	6814.00%
300	LM INSURANCE CORPORATION	0.00%	-\$147	\$3,236	\$0	-\$5,580	-172.44%
301	TRAVELERS INDEMNITY CO OF AMERICA	0.00%	-\$925	-\$1,006	\$272,345	\$147,807	-14692.54%
302	COLUMBIA INSURANCE COMPANY	0.00%	-\$2,386	\$696	\$0	\$33	4.74%
303	NORTH RIVER INSURANCE COMPANY THE	0.00%	-\$3,495	\$8,025	\$53,850	\$56,860	708.54%
304	GROCERS INSURANCE COMPANY	0.00%	-\$3,596	\$12,918	\$3,580	\$1,527	11.82%
305	REDLAND INSURANCE COMPANY	-0.01%	-\$32,063	-\$37,926	\$71,438	\$281,181	-741.39%
306	FIRE AND CASUALTY INS CO OF CONNECTICUT	-0.09%	-\$221,120	-\$229,220	\$600,321	\$25,562	-11.15%
	TOTAL	100.00%	\$243,246,527	\$221,630,750	\$138,938,134	\$191,066,809	86.21%

MISSOURI COMMERCIAL AUTO INSURANCE
(Auto Liability Bodily Injury)

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	EMPIRE FIRE AND MARINE INSURANCE CO	5.80%	\$4,879,502	\$4,685,661	\$379,497	\$398,061	8.50%
2	AMERICAN HOME ASSURANCE COMPANY	5.37%	\$4,521,706	\$2,720,989	\$392,810	\$2,581,414	94.87%
3	STATE FARM MUTUAL AUTOMOBILE INS CO	4.98%	\$4,193,716	\$3,867,754	\$1,721,589	\$1,877,810	48.55%
4	SENTRY SELECT INSURANCE COMPANY	4.57%	\$3,847,894	\$3,118,359	\$246,172	\$313,002	10.04%
5	LINCOLN GENERAL INSURANCE CO	3.45%	\$2,906,971	\$2,623,667	\$1,218,526	\$4,173,952	159.09%
6	TRAVELERS INDEMNITY CO OF ILLINOIS	2.92%	\$2,456,330	\$1,798,012	\$533,297	\$541,112	30.10%
7	GREAT WEST CASUALTY COMPANY	2.77%	\$2,333,320	\$2,136,135	\$1,428,994	\$1,521,558	71.23%
8	WESTCHESTER FIRE INSURANCE COMPANY	2.56%	\$2,153,797	\$1,514,002	\$40,000	\$1,102,389	72.81%
9	GREENWICH INSURANCE COMPANY	2.55%	\$2,142,348	\$2,042,026	\$536,595	-\$251,798	-12.33%
10	LIBERTY MUTUAL FIRE INSURANCE CO	2.43%	\$2,040,414	\$2,370,316	\$1,080,848	\$865,398	36.51%
11	UNITED FIRE AND CASUALTY COMPANY	2.40%	\$2,019,901	\$1,909,564	\$701,946	\$783,734	41.04%
12	PROGRESSIVE NORTHWESTERN INS CO	2.34%	\$1,966,574	\$1,771,415	\$884,833	\$951,776	53.73%
13	NORTHLAND INSURANCE COMPANY	2.29%	\$1,928,293	\$1,813,808	\$1,244,982	\$927,644	51.14%
14	AMERICAN FAMILY MUTUAL INS CO	2.28%	\$1,920,829	\$1,782,370	\$1,083,120	\$1,097,920	61.60%
15	NATIONAL CASUALTY COMPANY	2.14%	\$1,803,930	\$1,778,729	\$830,730	\$741,590	41.69%
16	HARTFORD FIRE INSURANCE COMPANY	1.91%	\$1,611,160	\$1,389,713	\$243,845	\$507,352	36.51%
17	NATIONAL UNION FIRE INS CO OF PITTSBURG	1.68%	\$1,413,163	\$1,469,412	\$1,540,476	\$1,560,242	106.18%
18	AUTO OWNERS INSURANCE CO MUTUAL	1.63%	\$1,372,536	\$1,351,304	\$967,014	\$1,008,966	74.67%
19	CANAL INSURANCE COMPANY	1.54%	\$1,299,075	\$1,065,941	\$368,773	\$424,671	39.84%
20	CONTINENTAL CASUALTY COMPANY	1.49%	\$1,252,110	\$1,323,576	\$527,047	-\$856,067	-64.68%
21	INSURANCE CORPORATION OF HANNOVER	1.46%	\$1,226,008	\$1,028,091	\$226,074	\$497,968	48.44%
22	AMERICAN STATES INSURANCE COMPANY	1.37%	\$1,151,832	\$1,152,682	\$1,322,969	\$930,451	80.72%
23	GENERAL CASUALTY CO OF WISCONSIN	1.34%	\$1,129,474	\$1,037,340	\$273,630	\$288,563	27.82%
24	INTERSTATE INDEMNITY COMPANY	1.26%	\$1,062,512	\$1,843,223	\$478,810	-\$221,710	-12.03%
25	VANLINER INSURANCE COMPANY	1.17%	\$985,673	\$950,240	\$802,239	\$767,656	80.79%
26	HARCO NATIONAL INSURANCE COMPANY	1.16%	\$979,306	\$828,598	\$188,118	\$675,082	81.47%
27	GRANITE STATE INSURANCE COMPANY	1.12%	\$944,040	\$742,842	\$107,854	\$479,708	64.58%
28	BITUMINOUS CASUALTY CORPORATION	1.08%	\$909,328	\$880,301	\$179,265	\$609,472	69.23%
29	FEDERAL INSURANCE COMPANY	0.95%	\$797,577	\$874,975	\$324,319	\$119,896	13.70%
30	INSURANCE CO OF THE STATE OF PA	0.94%	\$791,443	\$4,112,947	\$342,239	\$1,372,003	33.36%
31	NATIONAL INDEMNITY COMPANY	0.92%	\$770,731	\$646,858	\$269,833	\$253,394	39.17%
32	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.90%	\$760,214	\$1,544,058	\$649,046	\$1,823,105	118.07%
33	LANCER INSURANCE COMPANY	0.89%	\$747,508	\$704,225	\$305,022	\$701,893	99.67%
34	TRANSPORTATION INSURANCE COMPANY	0.80%	\$672,635	\$597,648	\$372,448	-\$1,151,814	-192.72%
35	REPUBLIC WESTERN INS CO	0.79%	\$668,516	\$1,028,435	\$270,768	\$183,507	17.84%
36	OCCIDENTAL FIRE & CAS CO OF NC	0.78%	\$656,440	\$665,339	\$320,866	\$582,616	87.57%
37	AMERICAN CASUALTY CO OF READING PA	0.77%	\$648,742	\$553,910	\$145,418	\$65,686	11.86%
38	LUMBERMENS MUTUAL CASUALTY CO	0.77%	\$644,527	\$592,337	\$168,872	\$143,436	24.22%
39	ALLSTATE INSURANCE COMPANY	0.72%	\$603,047	\$599,458	\$408,700	\$412,266	68.77%
40	LIBERTY MUTUAL INSURANCE COMPANY	0.69%	\$577,919	\$580,261	\$165,381	\$173,232	29.85%
41	CAMERON MUTUAL INSURANCE COMPANY	0.69%	\$577,676	\$514,344	\$290,937	\$276,405	53.74%
42	PACIFIC EMPLOYERS INSURANCE COMPANY	0.68%	\$569,667	\$708,304	\$86,730	\$482,944	68.18%
43	TWIN CITY FIRE INS CO	0.66%	\$559,004	\$651,027	\$163,620	\$538,138	82.66%
44	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.63%	\$534,040	\$512,797	\$223,061	-\$1,719	-0.34%
45	SENTRY INSURANCE A MUTUAL COMPANY	0.63%	\$526,750	\$414,271	\$81,231	\$139,460	33.66%
46	ILLINOIS NATIONAL INSURANCE COMPANY	0.62%	\$525,742	\$482,602	\$122,914	\$382,030	79.16%
47	SHELTER GENERAL INS CO	0.61%	\$512,864	\$509,889	\$460,063	\$401,306	78.70%
48	TRAVELERS INDEMNITY COMPANY	0.60%	\$507,171	\$520,595	\$121,191	\$221,615	42.57%
49	QBE INSURANCE CORPORATION	0.59%	\$499,106	\$350,852	\$15,883	\$41,173	11.74%
50	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.55%	\$464,134	\$428,832	\$324,639	\$386,580	90.15%
51	NEW HAMPSHIRE INSURANCE COMPANY	0.51%	\$429,458	\$362,146	\$516,193	\$732,297	202.21%
52	GATEWAY INSURANCE COMPANY	0.50%	\$420,640	\$478,606	\$154,435	\$154,882	32.36%
53	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.50%	\$417,588	\$503,951	\$108,881	\$185,784	36.87%
54	NATIONAL LIABILITY & FIRE INS CO	0.49%	\$416,269	\$353,443	\$217,512	\$286,467	81.05%
55	OWNERS INSURANCE COMPANY	0.49%	\$414,061	\$334,132	\$159,995	\$164,718	49.30%
56	CHURCH MUTUAL INSURANCE COMPANY	0.47%	\$395,259	\$395,832	\$249,063	\$97,079	24.53%
57	NORTHFIELD INSURANCE COMPANY	0.47%	\$391,399	\$363,349	\$90,626	\$130,728	35.98%
58	STATE FARM FIRE AND CASUALTY CO	0.46%	\$385,548	\$363,937	\$177,268	\$186,077	51.13%
59	ARGONAUT GREAT CENTRAL INSURANCE CO	0.46%	\$383,164	\$310,439	\$55,319	\$543,808	175.17%
60	LEADER INSURANCE COMPANY	0.45%	\$379,186	\$368,145	\$182,126	\$170,950	46.44%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	COLUMBIA MUTUAL INSURANCE CO	0.44%	\$370,944	\$350,261	\$212,833	\$132,436	37.81%
62	ROYAL INDEMNITY COMPANY	0.43%	\$364,818	\$269,757	\$64,313	\$109,280	40.51%
63	SECURA INSURANCE A MUTUAL COMPANY	0.43%	\$362,883	\$330,720	\$172,526	\$195,642	59.16%
64	REGENT INSURANCE COMPANY	0.43%	\$360,531	\$359,756	\$294,088	\$284,369	79.04%
65	ROYAL INSURANCE COMPANY OF AMERICA	0.40%	\$338,968	\$302,983	\$86,632	\$126,413	41.72%
66	SAGAMORE INSURANCE COMPANY	0.39%	\$331,276	\$348,791	\$153,976	\$118,523	33.98%
67	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.39%	\$324,340	\$309,484	\$87,161	\$255,292	82.49%
68	ALLSTATE INDEMNITY COMPANY	0.37%	\$315,161	\$294,726	\$209,142	\$193,326	65.60%
69	FIRST FINANCIAL INSURANCE COMPANY	0.35%	\$294,124	\$124,307	\$4,676	\$66,776	53.72%
70	AMERICAN ALTERNATIVE INS CORP	0.34%	\$290,198	\$284,612	\$118,102	\$186,197	65.42%
71	TIG INSURANCE COMPANY	0.34%	\$288,299	\$288,668	\$144,507	\$48,249	16.71%
72	TRANSCONTINENTAL INSURANCE COMPANY	0.34%	\$287,724	\$364,889	\$246,047	-\$32,329	-8.86%
73	GENERAL FIRE & CASUALTY COMPANY	0.34%	\$285,527	\$212,489	\$51,266	\$56,715	26.69%
74	FEDERATED RURAL ELECTRIC INS EXCHANGE	0.33%	\$277,514	\$234,192	\$172,915	\$165,935	70.85%
75	SHELTER MUTUAL INSURANCE CO	0.32%	\$273,079	\$270,211	\$310,956	\$192,120	71.10%
76	HARTFORD CASUALTY INS CO	0.32%	\$270,642	\$325,059	\$188,637	\$226,562	69.70%
77	PROGRESSIVE CASUALTY INSURANCE CO	0.31%	\$262,581	\$252,240	\$101,613	\$111,091	44.04%
78	AMERICAN ECONOMY INSURANCE COMPANY	0.31%	\$259,558	\$301,318	\$328,417	\$365,543	121.31%
79	HARTFORD UNDERWRITERS INSURANCE CO	0.28%	\$237,804	\$104,344	\$24,894	\$77,382	74.16%
80	ELECTRIC INSURANCE COMPANY	0.25%	\$213,113	\$212,170	\$76,593	\$20,937	9.87%
81	UNITED STATES FIRE INSURANCE CO	0.25%	\$208,450	\$155,485	\$27,739	-\$22,810	-14.67%
82	CHARTER OAK FIRE INSURANCE CO THE	0.24%	\$201,894	\$265,821	\$98,193	\$99,269	37.34%
83	HAULERS INSURANCE COMPANY INC	0.24%	\$199,551	\$155,357	\$44,764	\$39,566	25.47%
84	AMERICAN MANUFACTURERS MUTUAL INS CO	0.24%	\$197,731	\$215,384	\$279,672	\$265,925	123.47%
85	DAIMLERCHRYSLER INSURANCE COMPANY	0.19%	\$162,848	\$313,218	\$205,670	-\$68,579	-21.89%
86	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.19%	\$162,104	\$193,466	\$106,507	\$20,303	10.49%
87	AMERICAN MODERN HOME INSURANCE CO	0.19%	\$161,228	\$158,986	\$54,378	-\$40,197	-25.28%
88	FAIRMONT INSURANCE COMPANY	0.19%	\$160,721	\$93,403	\$13,540	\$50,964	54.66%
89	GREAT NORTHERN INSURANCE COMPANY	0.18%	\$154,667	\$179,200	\$41,975	\$6,269	3.50%
90	ASSOCIATES INSURANCE COMPANY	0.18%	\$151,681	\$116,568	\$396,543	\$191,413	164.21%
91	OLD REPUBLIC INSURANCE COMPANY	0.17%	\$138,895	\$139,881	\$30,127	\$282,546	201.99%
92	STAR INSURANCE COMPANY	0.16%	\$136,828	\$289,806	\$1,118,921	\$177,063	61.10%
93	COMMERCE AND INDUSTRY INSURANCE CO	0.16%	\$136,430	\$150,884	\$143,208	\$674,308	446.90%
94	WINDSOR INSURANCE COMPANY	0.15%	\$128,694	\$113,950	\$86,399	\$90,066	79.04%
95	STATE NATIONAL INSURANCE COMPANY INC	0.15%	\$123,175	\$161,804	\$127,648	\$316,413	195.55%
96	FLORISTS MUTUAL INSURANCE COMPANY	0.14%	\$118,478	\$120,942	\$57,432	\$46,012	38.04%
97	CLARENDON NATIONAL INS CO	0.13%	\$108,510	\$94,473	\$76,718	\$146,865	155.46%
98	HANOVER INSURANCE COMPANY THE	0.12%	\$101,695	\$127,423	\$71,795	\$75,314	59.11%
99	SECURITY NATIONAL INSURANCE COMPANY	0.12%	\$99,813	\$137,467	\$131,339	\$172,013	125.13%
100	AMERICAN MOTORISTS INSURANCE CO	0.09%	\$74,586	\$70,052	\$62,909	-\$7,258	-10.36%
101	SIRIUS AMERICA INSURANCE COMPANY	0.09%	\$73,245	\$49,094	\$4,759	\$51,355	104.61%
102	PHILADELPHIA INDEMNITY INSURANCE CO	0.09%	\$71,894	\$49,213	\$1,833	\$30,040	61.04%
103	VALLEY FORGE INSURANCE COMPANY	0.08%	\$65,987	\$147,787	\$93,937	-\$8,902	-6.02%
104	SPECIALTY NATIONAL INSURANCE COMPANY	0.08%	\$63,980	\$69,211	\$36,441	\$36,432	52.64%
105	T H E INSURANCE COMPANY	0.08%	\$63,952	\$63,482	\$4,150	-\$7,304	-11.51%
106	INTEGON NATIONAL INSURANCE COMPANY	0.07%	\$57,637	\$56,590	\$48,172	\$1,189	2.10%
107	MASSACHUSETTS BAY INS CO	0.07%	\$56,668	\$72,085	\$53,720	\$56,869	78.89%
108	WAUSAU UNDERWRITERS INS CO	0.06%	\$53,823	\$55,745	\$53,472	\$28,529	51.18%
109	AMCO INSURANCE COMPANY	0.06%	\$48,188	\$44,198	\$46,363	\$165,008	373.34%
110	NORTH AMERICAN SPECIALTY INS CO	0.06%	\$46,338	\$45,767	\$0	-\$641	-1.40%
111	SCOTTSDALE INDEMNITY COMPANY	0.05%	\$44,642	\$80,709	\$58,427	\$80,246	99.43%
112	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.05%	\$44,264	\$44,584	\$11,805	\$34,266	76.86%
113	NATIONAL AMERICAN INSURANCE COMPANY	0.05%	\$41,367	\$61,475	\$15,515	-\$22,333	-36.33%
114	GRINNELL MUTUAL REINSURANCE COMPANY	0.05%	\$41,239	\$30,453	\$20,670	\$19,470	63.93%
115	UNITED FIRE & INDEMNITY COMPANY	0.04%	\$35,420	\$5,473	\$500	\$3,500	63.95%
116	AMERICAN AND FOREIGN INSURANCE CO	0.04%	\$31,732	\$44,325	\$1,702	\$17,789	40.13%
117	OAK RIVER INSURANCE COMPANY	0.03%	\$24,458	\$24,510	\$7,000	-\$2,918	-11.91%
118	TRINITY UNIVERSAL INSURANCE COMPANY	0.03%	\$24,187	\$22,369	\$6,849	\$12,560	56.15%
119	AMERICAN INTERNATIONAL SOUTH INS CO	0.03%	\$22,027	\$22,043	\$0	\$165,989	753.02%

2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	AXA RE PROPERTY AND CASUALTY INSURANCE CO	0.02%	\$20,800	\$11,230	\$3,784	\$3,784	33.70%
121	LUMBERMENS UNDERWRITING ALLIANCE	0.02%	\$19,741	\$29,654	\$3,122	\$2,098	7.07%
122	FIRST NATIONAL INS CO OF AMERICA	0.02%	\$19,526	\$27,862	\$2,813	\$6,242	22.40%
123	WAUSAU BUSINESS INSURANCE COMPANY	0.02%	\$16,676	\$25,462	\$17,321	\$13,395	52.61%
124	HARLEYSVILLE INSURANCE COMPANY	0.02%	\$16,498	\$17,189	\$0	\$0	0.00%
125	MIDWESTERN INDEMNITY COMPANY THE	0.02%	\$15,515	\$1,774	\$0	\$681	38.39%
126	COOPERATIVE MUTUAL INSURANCE COMPANY	0.02%	\$13,181	\$8,640	\$0	\$2,908	33.66%
127	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.02%	\$13,073	\$8,210	\$4,120	-\$75,267	-916.77%
128	TRI STATE INSURANCE CO OF MINNESOTA	0.01%	\$12,369	\$15,693	\$1,798	-\$886	-5.65%
129	BITUMINOUS FIRE AND MARINE INS CO	0.01%	\$12,222	\$18,825	\$237,701	\$78,300	415.94%
130	HOMELAND CENTRAL INSURANCE COMPANY	0.01%	\$9,286	\$15,832	\$8,137	-\$233,519	-1474.98%
131	GENERAL INSURANCE CO OF AMERICA	0.01%	\$8,792	\$26,195	\$20,236	\$15,610	59.59%
132	NATIONWIDE MUTUAL INSURANCE COMPANY	0.01%	\$8,635	\$7,112	\$2,342	-\$37,836	-532.00%
133	AMERICAN PROTECTION INSURANCE CO	0.01%	\$8,281	\$7,786	\$0	\$0	0.00%
134	BROTHERHOOD MUTUAL INSURANCE CO	0.01%	\$7,441	\$7,236	\$9,162	\$11,526	159.29%
135	PHARMACISTS MUTUAL INSURANCE COMPANY	0.01%	\$7,127	\$1,337	\$0	\$138	10.32%
136	LIBERTY INSURANCE CORPORATION	0.01%	\$7,042	\$10,937	\$15,099	\$14,348	131.19%
137	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	0.01%	\$6,946	\$9,817	\$0	\$5,314	54.13%
138	TIG INDEMNITY COMPANY	0.01%	\$6,694	\$7,613	\$3,151	\$6,983	91.72%
139	CAROLINA CASUALTY INSURANCE COMPANY	0.01%	\$5,126	\$3,516	\$2,876	\$2,563	72.90%
140	PACIFIC INDEMNITY COMPANY	0.01%	\$4,830	\$5,518	\$23,956	-\$1,945	-35.25%
141	NATIONAL FIRE INS CO OF HARTFORD	0.01%	\$4,615	\$7,038	\$1,291	-\$25,602	-363.77%
142	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$4,558	\$12,544	\$2,682	-\$2,461	-19.62%
143	WESTPORT INSURANCE CORPORATION	0.01%	\$4,452	\$17,032	\$22,194	\$48,257	283.33%
144	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$3,303	\$13,446	\$91,191	\$72,858	541.86%
145	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.00%	\$3,227	\$10,773	\$0	-\$55,060	-511.09%
146	CHICAGO INSURANCE COMPANY	0.00%	\$2,770	\$1,561	\$0	\$651	41.70%
147	GLOBE INDEMNITY COMPANY	0.00%	\$2,680	\$5,918	\$1,394	\$3,191	53.92%
148	SOUTHERN INSURANCE COMPANY	0.00%	\$2,583	\$38,724	\$18,142	\$95,064	245.49%
149	PROPERTY & CASUALTY INS CO OF HARTFORD	0.00%	\$2,522	\$2,591	\$107,160	\$333,039	12853.69%
150	FIDELITY AND DEPOSIT CO MARYLAND	0.00%	\$2,501	\$638	\$25,782	-\$2,008	-314.73%
151	CONTINENTAL WESTERN INSURANCE CO	0.00%	\$2,270	\$368	\$2,573	\$2,573	699.18%
152	PHOENIX INSURANCE COMPANY THE	0.00%	\$2,009	\$1,884	\$2,222	-\$12,194	-647.24%
153	STATE NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$1,767	\$20,391	\$34,867	\$65,124	319.38%
154	COLORADO CASUALTY INSURANCE COMPANY	0.00%	\$1,404	\$2,797	\$0	\$143	5.11%
155	SAFEGUARD INSURANCE COMPANY	0.00%	\$1,149	\$4,782	-\$22,009	-\$76,955	-1609.26%
156	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	\$940	\$985	\$687,102	\$698,497	70913.40%
157	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	\$825	\$12,999	\$11,864	\$10,357	79.68%
158	WINTERHUR INTERNATIONAL AMERICA INS CO	0.00%	\$154	\$520	\$2,200	-\$5,806	-1116.54%
159	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$127	\$111	\$0	-\$29	-26.13%
160	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	\$72	\$72	\$117,626	\$49,932	69350.00%
161	ARGONAUT INSURANCE COMPANY	0.00%	\$42	\$34	\$18	\$20	58.82%
162	MID-CONTINENT CASUALTY COMPANY	0.00%	\$38	\$25	\$0	\$0	0.00%
163	AMERICAN STANDARD INS CO OF WISCONSIN	0.00%	\$19	\$20	\$0	\$0	0.00%
164	UNITED SECURITY INSURANCE COMPANY	0.00%	\$17	\$251	-\$7,532	-\$7,283	-2901.59%
165	FIDELITY AND CASUALTY CO OF NY	0.00%	\$11	\$11	\$146	\$149	1354.55%
166	FARMERS INSURANCE EXCHANGE	0.00%	\$7	\$7	\$282,819	\$273,975	3913928.57%
167	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$4	\$4	\$281	\$381	9525.00%
168	MILLERS MUTUAL INSURANCE ASSOCIATION	0.00%	\$2	\$1,666	\$7,288	-\$12,785	-767.41%
169	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.00%	\$2	\$0	\$0	\$0	N/A
170	MARYLAND CASUALTY COMPANY	0.00%	\$1	\$1	\$239,891	\$257,206	25720600.00%
171	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	\$1	\$1	\$51,168	\$47,675	4767500.00%
172	AMERICAN AGRI-BUSINESS INS CO	0.00%	\$0	\$0	\$2,487	\$2,487	N/A
173	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	\$0	\$0	\$6,646	\$15,006,822	N/A
174	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$0	\$0	\$118,237	\$163,160	N/A
175	AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$1,301	-\$699	N/A
176	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$19,566	-\$3,936	N/A
177	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$0	\$0	\$96,203	-\$128,154	N/A
178	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$0	\$0	\$5,183	-\$42,423	N/A

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)**

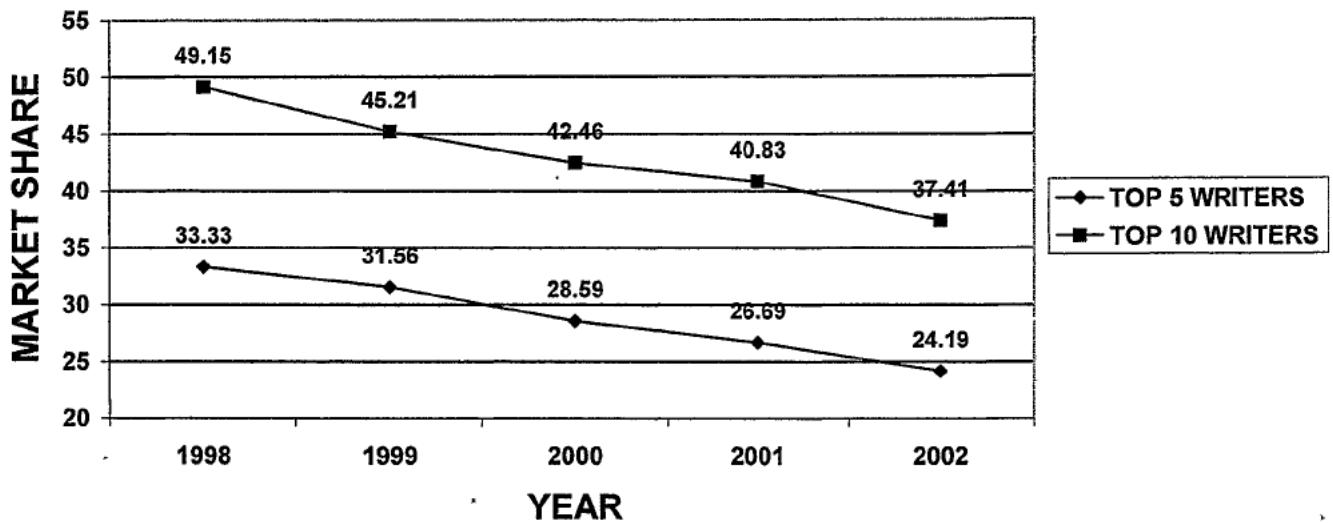
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$0	\$275,364	\$717,124	N/A
180	AMERISURE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$409,288	\$1,780,174	N/A
181	AMICA MUTUAL INSURANCE COMPANY	0.00%	\$0	\$48	\$0	\$0	0.00%
182	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	\$88,000	N/A
183	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$426,733	\$383,589	N/A
184	ATHENA ASSURANCE COMPANY	0.00%	\$0	\$0	\$133,917	\$118,508	N/A
185	ATLANTIC MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$138,144	\$141,568	N/A
186	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.00%	\$0	\$0	\$51	\$71	N/A
187	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$1	N/A
188	CENTENNIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$23,072	\$26,745	N/A
189	CINCINNATI INS CO THE	0.00%	\$0	\$23	\$0	\$0	0.00%
190	COLONIAL AMERICAN CASUALTY AND SURETY C	0.00%	\$0	\$0	\$6,359	\$7,025	N/A
191	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$7,188	N/A
192	COREGIS INSURANCE COMPANY	0.00%	\$0	\$8,631	\$5,254	\$12,584	145.80%
193	COUNTRY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$31	N/A
194	DISCOVER PROPERTY AND CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$1,739	N/A
195	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$15,237	\$19,784	N/A
196	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$0	\$0	\$720,173	\$487,725	N/A
197	FARMERS ALLIANCE MUTUAL INS CO	0.00%	\$0	\$0	\$721	\$6,721	N/A
198	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$24	N/A
199	FEDERATED MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$855,366	\$936,027	N/A
200	FEDERATED SERVICE INSURANCE COMPANY	0.00%	\$0	\$0	\$172,254	\$224,187	N/A
201	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	\$20,233	\$11,532	N/A
202	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$1,590	-\$30,745	N/A
203	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.00%	\$0	\$0	-\$1,000	-\$1,193	N/A
204	FIRST LIBERTY INSURANCE CORP THE	0.00%	\$0	\$15	\$0	\$0	0.00%
205	GEICO GENERAL INS CO	0.00%	\$0	\$0	\$11	\$15	N/A
206	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$0	\$0	\$7	\$12	N/A
207	GREAT DIVIDE INSURANCE COMPANY	0.00%	\$0	\$952	\$31,042	\$29,420	3090.34%
208	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,058	N/A
209	GUIDEONE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$108,987	\$111,900	N/A
210	HOUSTON GENERAL INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
211	JEFFERSON INSURANCE COMPANY	0.00%	\$0	\$0	\$1,000	-\$513	N/A
212	MID CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$204,998	\$201,296	N/A
213	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$47,402	-\$2,326,700	N/A
214	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	\$0	N/A
215	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
216	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$4,208	-\$12,233	-\$11,128	-264.45%
217	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	-\$1,019	N/A
218	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$40,515	\$43,408	N/A
219	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$62,496	-\$2,164,032	N/A
220	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$237,692	\$201,521	N/A
221	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$216,741	\$218,528	N/A
222	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$0	\$14	\$174,276	\$88,057	628978.57%
223	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.00%	\$0	\$0	\$14,325	\$14,322	N/A
224	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	\$0	\$0	\$10,708	\$10,710	N/A
225	RAMPART INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
226	RANGER INSURANCE COMPANY	0.00%	\$0	\$0	\$71,967	\$95,849	N/A
227	SECURA SUPREME INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
228	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	\$0	\$0	\$1,080	N/A
229	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$107,935	\$101,635	N/A
230	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$252,034	\$234,569	N/A
231	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5	N/A
232	STONINGTON INSURANCE COMPANY	0.00%	\$0	\$0	\$88,075	-\$7,115	N/A
233	SUMITOMO MARINE & FIRE INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$3,603	\$2,603	N/A
234	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$3,147	\$25,952	N/A
235	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	\$0	\$334	N/A
236	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$0	\$0	\$0	\$13	N/A
237	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	\$26	N/A

2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)

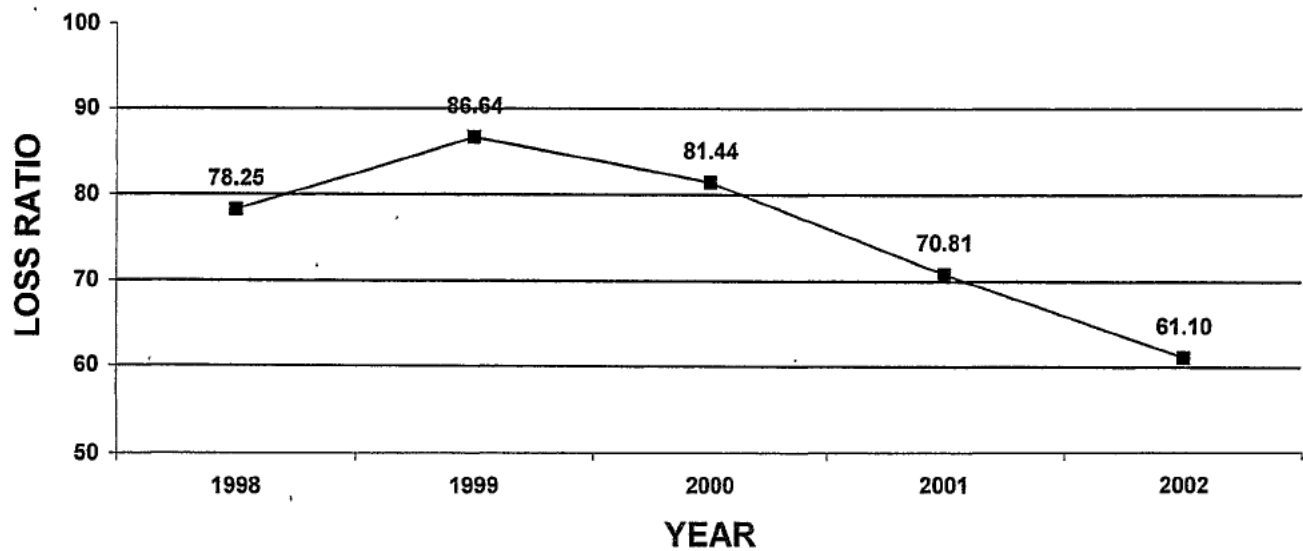
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
238	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$19	N/A
239	TRUCK INSURANCE EXCHANGE	0.00%	\$0	\$0	\$404,995	\$388,659	N/A
240	VALIANT INS CO	0.00%	\$0	\$0	\$32,316	\$35,907	N/A
241	VESTA FIRE INSURANCE CORP	0.00%	\$0	\$0	\$16,500	-\$13,996	N/A
242	VIGILANT INSURANCE COMPANY	0.00%	\$0	\$9	\$0	-\$2,210	-24555.56%
243	WEST AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$448,670	\$402,150	N/A
244	WESTERN CONTINENTAL INSURANCE COMPANY	0.00%	\$0	\$0	\$20,559	\$7,002	N/A
245	ZURICH AMERICAN INS CO OF ILLINOIS	0.00%	\$0	\$0	\$2,723	\$8,824	N/A
246	GEICO INDEMNITY COMPANY	0.00%	-\$2	-\$2	\$62	\$88	-4400.00%
247	UTICA MUTUAL INSURANCE COMPANY	0.00%	-\$3	-\$3	\$26,182	\$1,101	-36700.00%
248	ONEBEACON INSURANCE COMPANY	0.00%	-\$13	-\$13	\$320,231	\$408,772	-314400.00%
249	LM INSURANCE CORPORATION	0.00%	-\$64	\$1,072	\$11,674	\$11,675	1089.09%
250	PENN AMERICA INS CO	0.00%	-\$75	\$0	\$0	\$0	N/A
251	TRUMBULL INSURANCE COMPANY	0.00%	-\$142	\$481	\$2,380	\$240,145	49926.20%
252	UNITED STATES FIDELITY & GUARANTY CO	0.00%	-\$160	-\$160	\$91,447	\$72,086	-45053.75%
253	COLUMBIA INSURANCE COMPANY	0.00%	-\$596	\$174	\$0	\$2	1.15%
254	TRAVELERS INDEMNITY CO OF AMERICA	0.00%	-\$698	-\$752	\$376	-\$20,905	2779.92%
255	EVERGREEN NATIONAL INDEMNITY COMPANY	0.00%	-\$747	-\$747	\$867,936	-\$144,673	19367.20%
256	FIREMANS FUND INSURANCE COMPANY	0.00%	-\$753	-\$736	\$104,281	-\$9,889,811	1343724.32%
257	SAFECO INSURANCE CO OF AMERICA	0.00%	-\$2,157	\$2,798	\$3,597	\$14,472	517.23%
258	ZURICH AMERICAN INSURANCE COMPANY	0.00%	-\$2,936	\$60,182	\$568,379	-\$1,494,237	-2482.86%
259	INTERNATIONAL BUS & MERCANTILE REASSUR	0.00%	-\$3,713	\$11,995	\$3,174	-\$1,626	-13.56%
260	REDLAND INSURANCE COMPANY	-0.01%	-\$12,546	-\$14,841	\$27,954	\$110,027	-741.37%
261	STRATFORD INSURANCE COMPANY	-0.02%	-\$16,743	-\$17,713	-\$5,644	-\$7,064	39.88%
262	XL SPECIALTY INSURANCE COMPANY	-0.02%	-\$20,403	-\$20,403	\$851,881	\$502,840	-2464.54%
263	UNIVERSAL UNDERWRITERS INS CO	-0.04%	-\$30,233	-\$94,109	\$670,766	\$892,588	-948.46%
TOTAL		100.00%	\$84,139,767	\$82,573,429	\$45,408,262	\$50,453,557	61.10%

MISSOURI COMMERCIAL AUTO INSURANCE
(Auto Liability Property Damage)

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Medical Payments)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	12.72%	\$881,898	\$829,560	\$349,434	\$428,835	51.69%
2	ZURICH AMERICAN INSURANCE COMPANY	7.14%	\$495,045	\$1,212,701	-\$5,047	-\$76,245	-6.29%
3	CINCINNATI INS CO THE	3.51%	\$243,102	\$209,372	\$33,455	\$25,015	11.95%
4	HARTFORD FIRE INSURANCE COMPANY	3.47%	\$240,375	\$207,302	\$36,418	\$75,773	36.55%
5	TRAVELERS INDEMNITY CO OF ILLINOIS	3.21%	\$222,415	\$209,338	\$7,377	\$1,147	0.55%
6	UNIVERSAL UNDERWRITERS INS CO	3.21%	\$222,400	\$222,400	\$52,182	\$2,854	1.28%
7	LUMBERMENS MUTUAL CASUALTY CO	2.84%	\$196,650	\$196,650	\$21,230	\$13,944	7.09%
8	AMERICAN STATES INSURANCE COMPANY	2.72%	\$188,718	\$188,725	\$33,436	\$78,907	41.81%
9	DISCOVER PROPERTY AND CASUALTY INS CO	2.30%	\$159,822	\$152,750	\$16,526	\$66,983	43.85%
10	UNITED FIRE AND CASUALTY COMPANY	2.18%	\$150,913	\$142,876	\$17,581	\$35,472	24.83%
11	PROGRESSIVE NORTHWESTERN INS CO	2.13%	\$147,563	\$129,058	\$11,723	\$17,664	13.69%
12	BROTHERHOOD MUTUAL INSURANCE CO	1.70%	\$117,750	\$120,259	\$9,298	-\$5,492	-4.57%
13	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.65%	\$114,689	\$109,770	\$12,322	\$20,230	18.43%
14	CONTINENTAL WESTERN INSURANCE CO	1.60%	\$110,971	\$100,280	\$2,846	\$14,346	14.31%
15	FEDERATED MUTUAL INSURANCE COMPANY	1.49%	\$103,210	\$98,365	\$9,373	\$11,827	12.02%
16	CAMERON MUTUAL INSURANCE COMPANY	1.46%	\$101,486	\$97,537	\$16,802	\$10,036	10.29%
17	ST PAUL FIRE & MARINE INSURANCE CO	1.45%	\$100,390	\$97,043	\$3,128	\$10,392	10.71%
18	SHELTER MUTUAL INSURANCE CO	1.31%	\$91,047	\$91,172	\$21,558	\$13,319	14.61%
19	AUTO OWNERS INSURANCE CO MUTUAL	1.31%	\$90,544	\$92,503	\$62,430	\$60,780	65.71%
20	AMERICAN FAMILY MUTUAL INS CO	1.25%	\$86,773	\$81,768	\$43,685	\$38,085	46.58%
21	AMERISURE MUTUAL INSURANCE COMPANY	1.25%	\$86,688	\$73,115	\$1,990	\$1,990	2.72%
22	EMPLOYERS MUTUAL CASUALTY COMPANY	1.24%	\$85,993	\$83,110	\$16,288	\$15,524	18.68%
23	TRANSPORTATION INSURANCE COMPANY	1.20%	\$83,515	\$77,670	\$101	\$101	0.13%
24	TWIN CITY FIRE INS CO	1.20%	\$83,488	\$97,231	\$24,437	\$80,371	82.66%
25	COLUMBIA MUTUAL INSURANCE CO	1.17%	\$81,370	\$75,783	\$16,244	\$11,717	15.46%
26	AMERICAN MANUFACTURERS MUTUAL INS CO	1.12%	\$77,667	\$77,667	\$555	-\$1,166	-1.50%
27	FEDERAL INSURANCE COMPANY	1.08%	\$75,092	\$67,595	\$2,880	\$6,953	10.29%
28	GRINNELL MUTUAL REINSURANCE COMPANY	1.07%	\$73,939	\$66,742	\$12,635	\$7,971	11.94%
29	STATE AUTO PROPERTY & CASUALTY INS CO	1.02%	\$70,712	\$66,885	\$14,870	\$19,278	28.82%
30	ALLSTATE INSURANCE COMPANY	0.96%	\$66,875	\$68,905	\$22,054	\$9,455	13.72%
31	WEST AMERICAN INSURANCE COMPANY	0.94%	\$65,051	\$77,004	\$11,277	\$13,955	18.12%
32	OHIO CASUALTY INSURANCE COMPANY	0.90%	\$62,617	\$42,340	\$11,677	\$11,745	27.74%
33	GENERAL CASUALTY CO OF WISCONSIN	0.88%	\$60,909	\$55,336	\$7,748	\$12,074	21.82%
34	CONTINENTAL CASUALTY COMPANY	0.86%	\$59,776	\$79,865	\$2,042	\$14,524	18.19%
35	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.82%	\$56,567	\$57,485	\$1,825	\$4,000	6.96%
36	TIG INSURANCE COMPANY	0.79%	\$55,055	\$49,175	\$27,596	\$9,214	18.74%
37	MARYLAND CASUALTY COMPANY	0.78%	\$54,286	\$302,244	\$0	-\$476	-0.16%
38	STATE FARM FIRE AND CASUALTY CO	0.78%	\$53,909	\$50,791	\$7,720	\$5,024	9.89%
39	AMERICAN ECONOMY INSURANCE COMPANY	0.74%	\$51,114	\$57,402	\$16,078	\$14,866	25.90%
40	ASSURANCE COMPANY OF AMERICA	0.68%	\$47,462	\$715,891	\$13,643	-\$5,959	-0.83%
41	NATIONAL INDEMNITY COMPANY	0.68%	\$47,072	\$53,020	\$0	\$3,975	7.50%
42	AMERICAN CASUALTY CO OF READING PA	0.67%	\$46,747	\$37,253	-\$260	\$2,161	5.80%
43	GUIDEONE MUTUAL INSURANCE COMPANY	0.59%	\$40,898	\$38,762	\$8,253	-\$2,959	-7.63%
44	SECURA INSURANCE A MUTUAL COMPANY	0.59%	\$40,858	\$36,337	\$4,978	-\$2,705	-7.44%
45	HARTFORD CASUALTY INS CO	0.58%	\$40,421	\$48,548	\$28,173	\$33,837	69.70%
46	NATIONAL LIABILITY & FIRE INS CO	0.56%	\$38,677	\$35,563	\$1,061	\$12,938	36.38%
47	TRAVELERS INDEMNITY COMPANY	0.55%	\$38,473	\$39,033	\$2,871	\$2,871	7.36%
48	EMPIRE FIRE AND MARINE INSURANCE CO	0.55%	\$37,802	\$34,856	\$7,779	\$7,135	20.47%
49	LIBERTY MUTUAL INSURANCE COMPANY	0.52%	\$36,352	\$40,154	\$1,765	\$25,903	64.51%
50	HARTFORD UNDERWRITERS INSURANCE CO	0.51%	\$35,516	\$15,584	\$3,718	\$11,557	74.16%
51	ST PAUL MERCURY INSURANCE COMPANY	0.51%	\$35,459	\$28,338	\$4,536	-\$11,255	-39.72%
52	SHELTER GENERAL INS CO	0.51%	\$35,081	\$36,110	\$4,845	\$4,227	11.71%
53	SENTRY SELECT INSURANCE COMPANY	0.47%	\$32,458	\$30,340	\$15,042	\$0	0.00%
54	ALLSTATE INDEMNITY COMPANY	0.47%	\$32,256	\$30,018	\$14,547	\$18,703	62.31%
55	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.46%	\$31,627	\$29,778	\$6,006	\$7,309	24.54%
56	TRUCK INSURANCE EXCHANGE	0.43%	\$30,100	\$41,249	\$17,600	\$3,557	8.62%
57	AMERICAN ALTERNATIVE INS CORP	0.42%	\$29,410	\$28,443	\$11,803	\$18,608	65.42%
58	OWNERS INSURANCE COMPANY	0.41%	\$28,551	\$23,753	\$3,451	\$2,677	11.27%
59	FARMERS INSURANCE EXCHANGE	0.40%	\$27,554	\$44,171	\$37,901	\$17,944	40.62%
60	AMERISURE INSURANCE COMPANY	0.39%	\$27,382	\$31,006	\$10,019	\$24,833	80.09%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Medical Payments)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	DAIMLERCHRYSLER INSURANCE COMPANY	0.39%	\$27,293	\$52,495	\$34,470	-\$11,494	-21.90%
62	GREAT NORTHERN INSURANCE COMPANY	0.37%	\$25,963	\$22,766	\$0	-\$1,547	-6.80%
63	AMERICAN ZURICH INSURANCE COMPANY	0.37%	\$25,653	\$13,860	\$0	\$0	0.00%
64	INSURANCE CORPORATION OF NEW YORK	0.37%	\$25,608	\$13,448	\$0	-\$13,397	-99.62%
65	AMERICAN GUARANTEE & LIABILITY INS CO	0.35%	\$24,086	\$181,016	\$4,521	\$1,052	0.58%
66	LEADER INSURANCE COMPANY	0.34%	\$23,884	\$26,998	\$7,064	\$11,332	41.97%
67	CHARTER OAK FIRE INSURANCE CO THE	0.34%	\$23,570	\$27,885	\$5,295	\$1,915	6.87%
68	NORTHFIELD INSURANCE COMPANY	0.33%	\$23,056	\$20,264	\$1,000	\$736	3.63%
69	HAULERS INSURANCE COMPANY INC	0.32%	\$22,410	\$17,448	\$17,369	\$15,311	87.75%
70	TRANSCONTINENTAL INSURANCE COMPANY	0.32%	\$22,296	\$28,822	\$0	\$0	0.00%
71	LIBERTY MUTUAL FIRE INSURANCE CO	0.31%	\$21,411	\$17,068	-\$2,666	\$1,339	7.85%
72	PROGRESSIVE CASUALTY INSURANCE CO	0.29%	\$20,141	\$17,825	\$4,640	\$6,779	38.03%
73	NATIONAL CASUALTY COMPANY	0.27%	\$18,787	\$21,376	\$5,114	\$2,209	10.33%
74	WINDSOR INSURANCE COMPANY	0.26%	\$18,331	\$12,730	\$0	-\$616	-4.84%
75	NATIONWIDE AGRIBUSINESS INS CO	0.25%	\$17,657	\$15,571	\$0	-\$1,069	-6.87%
76	UNITED STATES FIDELITY & GUARANTY CO	0.25%	\$17,472	\$17,498	\$11,396	\$14,162	80.93%
77	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.24%	\$16,980	\$14,660	\$3,481	\$8,321	56.76%
78	ACE AMERICAN INSURANCE COMPANY	0.24%	\$16,680	\$13,034	\$33,833	\$10,805	82.90%
79	AMERICAN MOTORISTS INSURANCE CO	0.22%	\$15,058	\$15,058	\$3,015	-\$475	-3.15%
80	RANGER INSURANCE COMPANY	0.20%	\$13,820	\$11,112	\$0	\$0	0.00%
81	SECURITY NATIONAL INSURANCE COMPANY	0.20%	\$13,699	\$19,117	-\$710	-\$930	-4.86%
82	FAIRMONT INSURANCE COMPANY	0.19%	\$13,326	\$9,471	\$1,123	\$4,226	44.62%
83	SAGAMORE INSURANCE COMPANY	0.19%	\$13,278	\$16,396	\$4,013	\$4,794	29.24%
84	NORTHERN INSURANCE CO OF NEW YORK	0.18%	\$12,525	\$164,823	\$0	-\$493,911	-299.66%
85	FEDERATED SERVICE INSURANCE COMPANY	0.18%	\$12,370	\$12,288	\$10,224	\$4,624	37.63%
86	STATE AUTOMOBILE MUTUAL INS CO	0.17%	\$12,126	\$13,165	\$0	\$2,279	17.31%
87	MID CENTURY INSURANCE COMPANY	0.17%	\$11,732	\$20,399	\$1,597	-\$4,282	-20.99%
88	REGENT INSURANCE COMPANY	0.16%	\$11,107	\$12,093	\$9,276	\$15,813	130.76%
89	NORTHLAND INSURANCE COMPANY	0.16%	\$10,929	\$10,174	\$0	-\$2,825	-27.77%
90	TRI STATE INSURANCE CO OF MINNESOTA	0.16%	\$10,816	\$7,474	\$10,096	\$12,337	165.07%
91	GREAT WEST CASUALTY COMPANY	0.15%	\$10,245	\$6,979	\$0	\$0	0.00%
92	ROYAL INSURANCE COMPANY OF AMERICA	0.14%	\$9,629	\$9,872	\$0	\$0	0.00%
93	PEERLESS INSURANCE COMPANY	0.13%	\$8,836	\$1,619	\$0	\$429	26.50%
94	ULICO CASUALTY COMPANY	0.12%	\$8,517	\$6,611	\$5,000	\$5,000	75.63%
95	AMERICAN MODERN HOME INSURANCE CO	0.12%	\$8,487	\$8,369	\$0	\$0	0.00%
96	RLI INSURANCE COMPANY	0.12%	\$8,297	\$6,484	\$2,794	\$8,344	128.69%
97	ROYAL INDEMNITY COMPANY	0.12%	\$8,268	\$7,589	\$0	\$0	0.00%
98	MIDWESTERN INDEMNITY COMPANY THE	0.11%	\$7,517	\$860	\$0	\$330	38.37%
99	FARMERS ALLIANCE MUTUAL INS CO	0.11%	\$7,328	\$7,430	\$205	\$3,205	43.14%
100	HAWKEYE SECURITY INSURANCE COMPANY	0.10%	\$7,132	\$1,276	\$0	\$343	26.88%
101	CENTENNIAL INSURANCE COMPANY	0.10%	\$7,048	\$5,600	\$0	\$4,002	71.46%
102	INTEGON NATIONAL INSURANCE COMPANY	0.08%	\$5,513	\$5,413	\$0	\$0	0.00%
103	SENTRY INSURANCE A MUTUAL COMPANY	0.08%	\$5,486	\$5,268	\$0	\$2,000	37.97%
104	COOPERATIVE MUTUAL INSURANCE COMPANY	0.08%	\$5,384	\$3,530	\$0	\$1,188	33.65%
105	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.08%	\$5,215	\$5,479	\$5,328	\$15,467	282.30%
106	WAUSAU UNDERWRITERS INS CO	0.08%	\$5,214	\$5,335	\$0	\$0	0.00%
107	VALLEY FORGE INSURANCE COMPANY	0.07%	\$5,179	\$13,914	\$1,877	\$9,418	67.69%
108	STRATFORD INSURANCE COMPANY	0.07%	\$4,949	\$5,236	\$1,668	\$2,088	39.88%
109	MID-CONTINENT CASUALTY COMPANY	0.07%	\$4,855	\$3,563	\$0	\$0	0.00%
110	AMCO INSURANCE COMPANY	0.07%	\$4,844	\$4,449	\$6,759	\$24,053	540.64%
111	GULF INSURANCE COMPANY	0.07%	\$4,796	\$5,117	-\$25	\$0	0.00%
112	WAUSAU BUSINESS INSURANCE COMPANY	0.07%	\$4,785	\$6,049	\$0	\$0	0.00%
113	MARKEL INSURANCE COMPANY	0.07%	\$4,648	\$3,168	\$0	\$8,084	255.18%
114	ZURICH AMERICAN INS CO OF ILLINOIS	0.07%	\$4,528	\$25,921	\$0	\$0	0.00%
115	SECURITY INSURANCE COMPANY OF HARTFORD	0.06%	\$4,434	\$3,543	\$0	\$0	0.00%
116	CAROLINA CASUALTY INSURANCE COMPANY	0.06%	\$4,227	\$4,068	\$1,000	\$1,025	25.20%
117	PHARMACISTS MUTUAL INSURANCE COMPANY	0.06%	\$4,099	\$735	\$0	\$76	10.34%
118	UNITED FIRE & INDEMNITY COMPANY	0.06%	\$4,094	\$630	\$0	\$0	0.00%
119	SPECIALTY NATIONAL INSURANCE COMPANY	0.06%	\$4,045	\$4,045	\$0	\$0	0.00%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Medical Payments)**

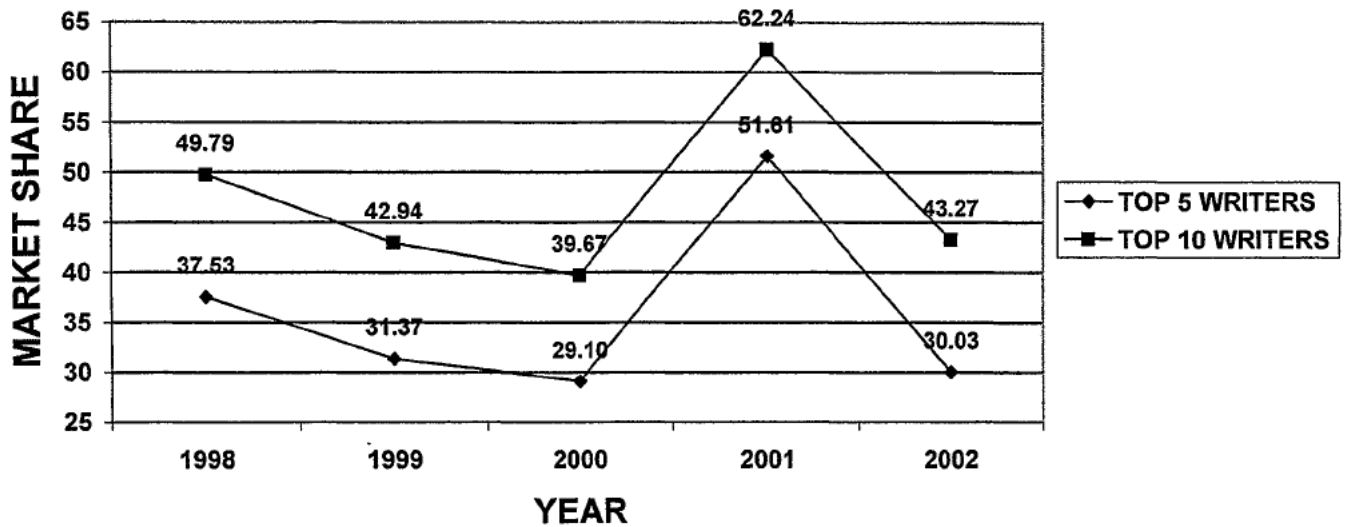
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.06%	\$3,941	\$2,602	\$0	\$0	0.00%
121	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.06%	\$3,922	\$2,463	\$1,236	-\$22,580	-916.77%
122	FIDELITY & GUARANTY INS UNDERWRITERS	0.06%	\$3,837	\$4,034	\$0	\$235	5.83%
123	ASSOCIATES INSURANCE COMPANY	0.05%	\$3,765	\$2,766	\$0	\$0	0.00%
124	ST PAUL GUARDIAN INSURANCE COMPANY	0.05%	\$3,722	\$12,542	\$618	-\$5,394	-43.01%
125	TRINITY UNIVERSAL INSURANCE COMPANY	0.05%	\$3,606	\$3,324	\$6,816	\$12,499	376.02%
126	SUMITOMO MARINE & FIRE INS CO OF AMERIC	0.05%	\$3,433	\$3,182	\$0	-\$119	-3.74%
127	CONSUMERS INSURANCE USA INC	0.05%	\$3,294	\$799	\$0	\$0	0.00%
128	GENERAL INSURANCE CO OF AMERICA	0.05%	\$3,199	\$6,279	\$1,872	\$2,303	36.68%
129	ATLANTIC MUTUAL INSURANCE COMPANY	0.04%	\$3,112	\$3,864	\$7,000	-\$17,221	-445.88%
130	FIDELITY AND GUARANTY INSURANCE COMPANY	0.04%	\$3,107	\$4,083	\$0	-\$108	-2.65%
131	FIRST NATIONAL INS CO OF AMERICA	0.04%	\$3,048	\$3,042	\$0	\$157	5.16%
132	GREAT AMERICAN ASSURANCE COMPANY	0.04%	\$2,775	\$3,108	\$0	\$900	28.96%
133	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.04%	\$2,672	\$2,597	\$764	\$2,268	87.33%
134	FIDELITY AND DEPOSIT CO MARYLAND	0.04%	\$2,627	\$18,218	\$0	\$0	0.00%
135	AMERICAN PROTECTION INSURANCE CO	0.04%	\$2,590	\$2,590	\$0	\$0	0.00%
136	BANKERS STANDARD INSURANCE COMPANY	0.04%	\$2,444	\$10,398	\$5,422	\$4,073	39.17%
137	OLD REPUBLIC INSURANCE COMPANY	0.03%	\$2,246	\$2,605	\$0	\$0	0.00%
138	WESTPORT INSURANCE CORPORATION	0.03%	\$1,850	\$7,079	\$0	\$0	0.00%
139	NATIONAL AMERICAN INSURANCE COMPANY	0.03%	\$1,789	\$4,496	\$0	\$0	0.00%
140	ATHENA ASSURANCE COMPANY	0.03%	\$1,783	\$1,945	\$0	-\$1,498	-77.02%
141	HARLEYSVILLE INSURANCE COMPANY	0.02%	\$1,597	\$1,663	\$0	\$0	0.00%
142	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.02%	\$1,549	\$2,058	\$0	-\$500	-24.30%
143	LANCER INSURANCE COMPANY	0.02%	\$1,509	\$1,205	\$0	\$0	0.00%
144	AXA RE PROPERTY AND CASUALTY INSURANCE CO	0.02%	\$1,341	\$724	\$0	\$0	0.00%
145	WESTFIELD INSURANCE COMPANY	0.02%	\$1,323	\$1,118	\$0	\$39	3.49%
146	COLONIAL AMERICAN CASUALTY AND SURETY C	0.02%	\$1,241	\$4,340	\$0	\$0	0.00%
147	VANLINER INSURANCE COMPANY	0.02%	\$1,112	\$738	\$0	\$0	0.00%
148	TIG INDEMNITY COMPANY	0.01%	\$908	\$1,103	\$427	\$947	85.86%
149	FARMLAND MUTUAL INSURANCE COMPANY	0.01%	\$866	\$2,587	\$0	-\$462	-17.86%
150	SAVERS PROPERTY & CASUALTY INS CO	0.01%	\$847	\$320	\$34	\$209	65.31%
151	VALIANT INS CO	0.01%	\$818	\$75,079	\$0	-\$22,559	-30.05%
152	LUMBERMENS UNDERWRITING ALLIANCE	0.01%	\$813	\$1,414	\$0	\$61	4.31%
153	AMERICAN FIRE & CASUALTY COMPANY	0.01%	\$767	\$526	\$0	\$18	3.42%
154	UTICA MUTUAL INSURANCE COMPANY	0.01%	\$712	\$749	\$0	\$0	0.00%
155	AMERICAN AND FOREIGN INSURANCE CO	0.01%	\$698	\$944	\$0	\$0	0.00%
156	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$681	\$1,873	\$401	-\$367	-19.59%
157	NATIONAL FIRE INS CO OF HARTFORD	0.01%	\$610	\$1,335	\$0	\$0	0.00%
158	PACIFIC INDEMNITY COMPANY	0.01%	\$584	\$591	\$0	-\$129	-21.83%
159	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.01%	\$500	\$1,062	\$0	\$0	0.00%
160	GUARANTY NATIONAL INSURANCE COMPANY	0.01%	\$498	\$498	\$0	-\$2,529	-507.83%
161	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.01%	\$429	\$2,127	\$0	\$0	0.00%
162	LIBERTY INSURANCE CORPORATION	0.01%	\$426	\$730	\$0	\$0	0.00%
163	CONNECTICUT INDEMNITY COMPANY THE	0.01%	\$388	\$388	\$0	\$0	0.00%
164	PROPERTY & CASUALTY INS CO OF HARTFORD	0.01%	\$377	\$387	\$16,006	\$49,744	12853.75%
165	LINCOLN GENERAL INSURANCE CO	0.01%	\$359	\$57	\$0	\$0	0.00%
166	GLOBE INDEMNITY COMPANY	0.00%	\$311	\$367	\$0	\$0	0.00%
167	COLORADO CASUALTY INSURANCE COMPANY	0.00%	\$301	\$599	\$0	\$31	5.18%
168	GATEWAY INSURANCE COMPANY	0.00%	\$219	\$249	\$0	\$0	0.00%
169	OCCIDENTAL FIRE & CAS CO OF NC	0.00%	\$199	\$314	\$0	\$0	0.00%
170	SAFECO INSURANCE CO OF AMERICA	0.00%	\$196	\$847	\$0	\$75	8.85%
171	PHOENIX INSURANCE COMPANY THE	0.00%	\$194	\$194	\$0	\$0	0.00%
172	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$192	\$310	\$0	-\$242	-78.06%
173	SCOTTSDALE INDEMNITY COMPANY	0.00%	\$191	\$138	\$0	\$15	10.87%
174	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	\$119	\$2,519	\$0	-\$5	-0.20%
175	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$75	\$24	\$0	\$2	8.33%
176	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$74	\$373	\$0	-\$219	-58.71%
177	SAFEGUARD INSURANCE COMPANY	0.00%	\$32	\$124	\$0	\$0	0.00%
178	COUNTRY MUTUAL INSURANCE COMPANY	0.00%	\$30	\$30	\$0	\$3	10.00%

2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Medical Payments)

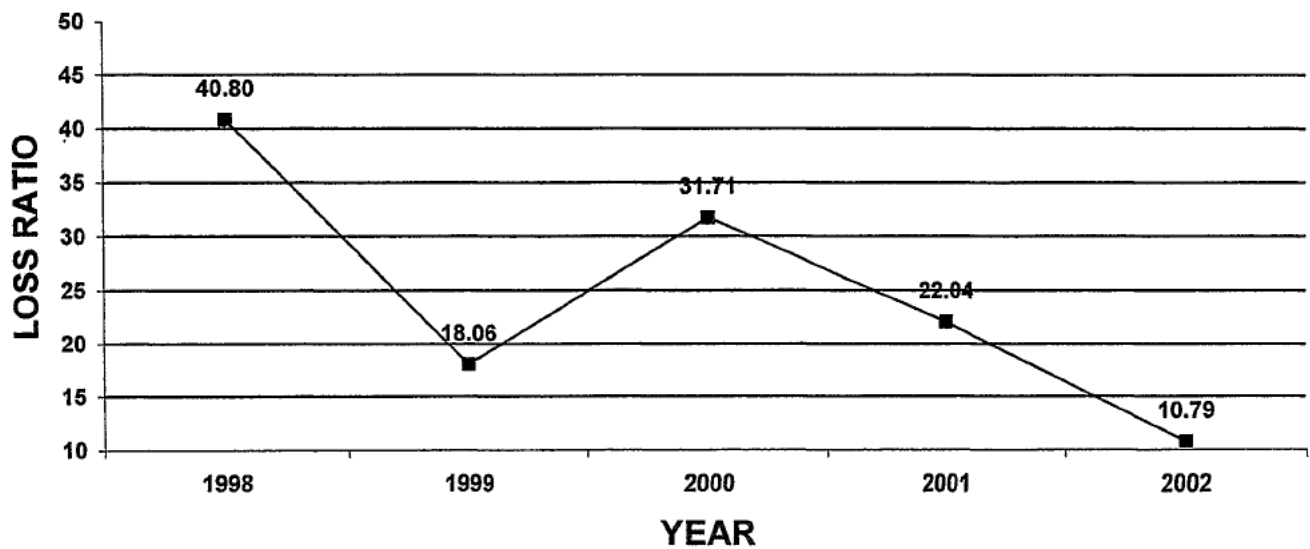
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	STATE NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$24	\$282	\$0	\$0	0.00%
180	GREAT DIVIDE INSURANCE COMPANY	0.00%	\$20	\$1,144	\$0	-\$771	-67.40%
181	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$19	\$17	\$0	-\$4	-23.53%
182	WINTERHUR INTERNATIONAL AMERICA INS CO	0.00%	\$13	\$43	\$0	-\$480	-1116.28%
183	AMICA MUTUAL INSURANCE COMPANY	0.00%	\$0	\$8	\$45	\$45	562.50%
184	CANAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,000	N/A
185	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$0	\$0	\$0	\$0	N/A
186	HANOVER INSURANCE COMPANY THE	0.00%	\$0	\$0	-\$600	-\$20,610	N/A
187	MILLERS MUTUAL INSURANCE ASSOCIATION	0.00%	\$0	\$1,125	\$0	\$0	0.00%
188	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	\$9	N/A
189	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$318	N/A
190	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	\$18	N/A
191	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	-\$26	N/A
192	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$0	\$0	\$0	-\$17	N/A
193	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$0	\$0	\$0	\$0	N/A
194	VIGILANT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$228	N/A
195	ST PAUL PROPERTY & CASUALTY INS CO	0.00%	-\$4	\$393	\$2,733	\$6,623	1685.24%
196	PENN AMERICA INS CO	0.00%	-\$11	\$0	\$0	\$0	N/A
197	TRUMBULL INSURANCE COMPANY	0.00%	-\$21	\$72	\$356	\$35,947	49926.39%
198	LM INSURANCE CORPORATION	0.00%	-\$22	\$125	\$0	\$0	0.00%
199	TRAVELERS INDEMNITY CO OF AMERICA	0.00%	-\$29	-\$29	\$0	\$0	0.00%
200	ATLANTIC INSURANCE COMPANY	0.00%	-\$37	\$3,345	\$14,939	\$7,494	224.04%
201	GROCERS INSURANCE COMPANY	0.00%	-\$39	\$139	\$0	\$0	0.00%
202	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	-\$76	\$6,088	\$571	-\$5,377	-88.32%
203	COLUMBIA INSURANCE COMPANY	0.00%	-\$327	\$94	\$0	\$0	0.00%
TOTAL		100.00%	\$6,935,551	\$8,773,033	\$1,398,901	\$946,477	10.79%

MISSOURI COMMERCIAL AUTO INSURANCE
(Medical Payments)

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Uninsured/Underinsured Motorist)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	INDIANA LUMBERMENS MUTUAL INS CO	8.87%	\$1,420,963	\$1,336,650	\$210,726	\$980,172	73.33%
2	STATE FARM MUTUAL AUTOMOBILE INS CO	8.27%	\$1,324,708	\$1,237,816	\$1,043,844	\$831,422	67.17%
3	ZURICH AMERICAN INSURANCE COMPANY	8.09%	\$1,296,026	\$1,658,707	\$60,000	\$17,079	1.03%
4	LINCOLN GENERAL INSURANCE CO	5.44%	\$871,732	\$787,100	\$365,557	\$1,252,191	159.09%
5	CINCINNATI INS CO THE	3.84%	\$615,001	\$558,824	\$7,492	-\$1,064,861	-190.55%
6	PROGRESSIVE NORTHWESTERN INS CO	3.61%	\$578,353	\$523,988	\$30,943	\$201,048	38.37%
7	AUTO OWNERS INSURANCE CO MUTUAL	2.96%	\$473,754	\$459,975	\$124,708	\$154,922	33.68%
8	FEDERATED MUTUAL INSURANCE COMPANY	2.49%	\$399,198	\$390,997	\$124,967	\$149,267	38.18%
9	LUMBERMENS MUTUAL CASUALTY CO	2.33%	\$373,816	\$373,816	-\$50	\$2,450	0.66%
10	UNITED FIRE AND CASUALTY COMPANY	2.14%	\$342,714	\$355,194	\$12,500	\$149,500	42.09%
11	ST PAUL FIRE & MARINE INSURANCE CO	1.90%	\$304,254	\$287,422	\$17,220	\$105,824	36.82%
12	TRAVELERS INDEMNITY CO OF ILLINOIS	1.90%	\$304,074	\$297,656	\$0	\$0	0.00%
13	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.67%	\$267,040	\$258,813	\$19,782	\$21,951	8.48%
14	DISCOVER PROPERTY AND CASUALTY INS CO	1.55%	\$248,992	\$241,483	\$0	-\$26	-0.01%
15	AMERICAN FAMILY MUTUAL INS CO	1.41%	\$225,547	\$203,303	-\$25	\$252,626	124.26%
16	SHELTER MUTUAL INSURANCE CO	1.36%	\$218,248	\$216,109	\$1,200	\$741	0.34%
17	CONTINENTAL WESTERN INSURANCE CO	1.29%	\$207,265	\$188,845	\$25,327	\$99,827	52.86%
18	UNIVERSAL UNDERWRITERS INS CO	1.23%	\$197,013	\$197,013	\$0	\$5,000	2.54%
19	NATIONAL INDEMNITY COMPANY	1.21%	\$193,866	\$176,832	\$95,000	\$100,329	56.74%
20	BROTHERHOOD MUTUAL INSURANCE CO	1.19%	\$191,347	\$177,435	\$51,569	\$151,678	85.48%
21	AMERISURE MUTUAL INSURANCE COMPANY	1.11%	\$178,574	\$149,337	\$50,000	\$224,476	160.32%
22	COLUMBIA MUTUAL INSURANCE CO	1.11%	\$178,275	\$162,451	-\$5,838	-\$40,467	-24.91%
23	EMPLOYERS MUTUAL CASUALTY COMPANY	1.02%	\$162,990	\$149,698	\$0	\$7,373	4.93%
24	AMERICAN ALTERNATIVE INS CORP	0.92%	\$147,936	\$143,801	\$59,671	\$94,076	65.42%
25	CAMERON MUTUAL INSURANCE COMPANY	0.89%	\$143,176	\$138,342	\$1,000	-\$5,878	-4.25%
26	EMPIRE FIRE AND MARINE INSURANCE CO	0.87%	\$139,942	\$126,178	\$93,573	\$99,891	79.17%
27	STATE AUTO PROPERTY & CASUALTY INS CO	0.87%	\$139,104	\$128,956	\$0	\$51,668	40.07%
28	TRUCK INSURANCE EXCHANGE	0.86%	\$137,610	\$189,481	-\$100	\$6,584	3.47%
29	GRINNELL MUTUAL REINSURANCE COMPANY	0.84%	\$134,671	\$116,269	\$1,400	\$50,796	43.69%
30	ALLSTATE INSURANCE COMPANY	0.83%	\$132,213	\$130,532	\$55,200	-\$977,721	-749.03%
31	GENERAL CASUALTY CO OF WISCONSIN	0.79%	\$126,931	\$119,947	\$0	\$55,052	45.90%
32	OWNERS INSURANCE COMPANY	0.76%	\$121,353	\$93,363	\$0	\$41,274	44.21%
33	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.75%	\$120,578	\$110,943	\$1,251	\$41,631	37.52%
34	FARMERS INSURANCE EXCHANGE	0.66%	\$105,746	\$195,112	\$182,500	\$146,139	74.90%
35	STATE FARM FIRE AND CASUALTY CO	0.65%	\$104,866	\$96,475	\$237,772	\$322,837	334.63%
36	SHELTER GENERAL INS CO	0.65%	\$103,401	\$103,011	\$7,000	\$6,106	5.93%
37	MARYLAND CASUALTY COMPANY	0.64%	\$101,736	\$139,379	\$300,000	\$184,024	132.03%
38	TIG INSURANCE COMPANY	0.62%	\$99,320	\$81,951	\$49,783	\$16,622	20.28%
39	WEST AMERICAN INSURANCE COMPANY	0.61%	\$97,329	\$111,937	\$666,750	-\$462,154	-412.87%
40	OHIO CASUALTY INSURANCE COMPANY	0.61%	\$97,297	\$65,680	\$12,500	\$21,207	32.29%
41	AMERICAN MANUFACTURERS MUTUAL INS CO	0.57%	\$91,717	\$91,717	\$27,113	-\$22,887	-24.95%
42	NONPROFITS INSURANCE COMPANY	0.56%	\$90,338	\$86,773	\$19,133	\$60,298	69.49%
43	ASSURANCE COMPANY OF AMERICA	0.56%	\$89,088	\$271,615	\$0	-\$15,770	-5.81%
44	FIDELITY AND GUARANTY INSURANCE COMPANY	0.54%	\$86,725	\$90,867	\$0	\$11,439	12.59%
45	NORTHLAND INSURANCE COMPANY	0.54%	\$86,631	\$79,771	\$507,000	\$436,633	547.36%
46	ST PAUL MERCURY INSURANCE COMPANY	0.52%	\$83,251	\$68,237	\$52,567	\$25,527	37.41%
47	CONTINENTAL CASUALTY COMPANY	0.51%	\$81,238	\$74,329	\$0	\$8,186	11.01%
48	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.50%	\$80,283	\$70,623	\$0	\$0	0.00%
49	ROYAL INSURANCE COMPANY OF AMERICA	0.50%	\$79,410	\$78,571	\$0	\$0	0.00%
50	HAULERS INSURANCE COMPANY INC	0.49%	\$78,421	\$61,052	\$0	\$0	0.00%
51	NATIONAL LIABILITY & FIRE INS CO	0.48%	\$76,126	\$71,428	\$1,953	\$8,937	12.51%
52	ROYAL INDEMNITY COMPANY	0.46%	\$72,892	\$62,753	\$0	\$0	0.00%
53	SECURA INSURANCE A MUTUAL COMPANY	0.45%	\$72,363	\$70,725	\$0	\$100,822	142.55%
54	FEDERATED SERVICE INSURANCE COMPANY	0.44%	\$70,533	\$71,805	\$0	\$47,250	65.80%
55	LEADER INSURANCE COMPANY	0.42%	\$67,565	\$71,233	\$0	\$0	0.00%
56	AMERISURE INSURANCE COMPANY	0.40%	\$64,399	\$72,427	\$0	\$0	0.00%
57	TRAVELERS INDEMNITY COMPANY	0.40%	\$63,582	\$62,524	\$0	\$512,500	819.69%
58	ALLSTATE INDEMNITY COMPANY	0.40%	\$63,574	\$58,454	\$38,633	\$11,904	20.36%
59	PROGRESSIVE CASUALTY INSURANCE CO	0.39%	\$62,482	\$62,891	\$0	\$12,584	20.01%
60	AMERICAN CASUALTY CO OF READING PA	0.38%	\$60,776	\$52,140	\$4,868	\$54,369	104.28%

2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Uninsured/Underinsured Motorist)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	HARTFORD FIRE INSURANCE COMPANY	0.37%	\$59,223	\$51,074	\$8,973	\$18,669	36.55%
62	GUIDEONE MUTUAL INSURANCE COMPANY	0.35%	\$56,302	\$45,865	\$0	\$62,242	135.71%
63	LIBERTY MUTUAL INSURANCE COMPANY	0.35%	\$55,548	\$63,166	\$0	\$0	0.00%
64	SECURITY NATIONAL INSURANCE COMPANY	0.33%	\$53,305	\$73,633	-\$12,650	-\$16,568	-22.50%
65	NORTHFIELD INSURANCE COMPANY	0.33%	\$52,717	\$48,590	\$40,000	\$23,407	48.17%
66	TRANSPORTATION INSURANCE COMPANY	0.32%	\$50,809	\$46,116	-\$29,491	-\$46,696	-101.26%
67	CHARTER OAK FIRE INSURANCE CO THE	0.31%	\$49,798	\$58,531	\$0	\$0	0.00%
68	VANLINER INSURANCE COMPANY	0.31%	\$49,157	\$48,728	\$0	\$0	0.00%
69	CAROLINA CASUALTY INSURANCE COMPANY	0.31%	\$48,857	\$40,862	\$0	\$0	0.00%
70	OCCIDENTAL FIRE & CAS CO OF NC	0.30%	\$48,350	\$49,773	\$1,800	\$1,800	3.62%
71	GREAT WEST CASUALTY COMPANY	0.30%	\$47,541	\$44,641	\$25,000	\$25,000	56.00%
72	FAIRMONT INSURANCE COMPANY	0.28%	\$45,459	\$26,081	\$3,830	\$14,415	55.27%
73	NATIONAL CASUALTY COMPANY	0.27%	\$44,032	\$47,007	\$3,500	\$26,059	55.44%
74	UNITED STATES FIDELITY & GUARANTY CO	0.27%	\$42,975	\$43,545	\$0	\$1,630	3.74%
75	WINDSOR INSURANCE COMPANY,	0.27%	\$42,638	\$32,835	\$0	-\$1,679	-5.11%
76	RANGER INSURANCE COMPANY	0.26%	\$42,120	\$29,704	\$0	\$0	0.00%
77	STRATFORD INSURANCE COMPANY	0.25%	\$40,398	\$42,739	\$13,619	\$17,045	39.88%
78	SENTRY SELECT INSURANCE COMPANY	0.25%	\$39,864	\$0	\$50,000	\$50,000	N/A
79	MID CENTURY INSURANCE COMPANY	0.23%	\$37,569	\$73,188	\$0	-\$3,446	-4.71%
80	HANOVER INSURANCE COMPANY THE	0.22%	\$35,378	\$30,849	\$0	\$0	0.00%
81	LIBERTY MUTUAL FIRE INSURANCE CO	0.22%	\$35,372	\$30,036	\$501,858	\$427,152	1422.13%
82	AMERICAN ZURICH INSURANCE COMPANY	0.22%	\$35,040	\$13,701	\$0	\$0	0.00%
83	AMERICAN GUARANTEE & LIABILITY INS CO	0.19%	\$30,873	\$364,586	\$535,000	\$139,523	38.27%
84	GENERAL SECURITY NATIONAL INSURANCE CO	0.19%	\$30,047	\$31,111	\$0	\$41,172	132.34%
85	GATEWAY INSURANCE COMPANY	0.18%	\$29,612	\$33,693	\$14,750	\$14,793	43.91%
86	LANCER INSURANCE COMPANY	0.18%	\$29,384	\$28,801	\$0	\$0	0.00%
87	SAGAMORE INSURANCE COMPANY	0.18%	\$28,260	\$35,725	\$0	-\$2,386	-6.68%
88	TRI STATE INSURANCE CO OF MINNESOTA	0.18%	\$28,072	\$27,236	\$20,676	\$27,000	99.13%
89	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.17%	\$27,943	\$24,694	\$0	\$0	0.00%
90	FARMERS ALLIANCE MUTUAL INS CO	0.17%	\$27,350	\$27,732	\$0	\$0	0.00%
91	REGENT INSURANCE COMPANY	0.16%	\$26,118	\$26,437	\$0	\$262	0.99%
92	FARMLAND MUTUAL INSURANCE COMPANY	0.16%	\$25,350	\$29,689	\$0	-\$5,304	-17.87%
93	STATE AUTOMOBILE MUTUAL INS CO	0.16%	\$24,933	\$26,514	\$0	\$5,193	19.59%
94	NATIONWIDE AGRIBUSINESS INS CO	0.16%	\$24,919	\$21,096	\$0	-\$1,448	-6.86%
95	PEERLESS INSURANCE COMPANY	0.14%	\$22,117	\$4,052	\$0	\$1,074	26.51%
96	TRANSGUARD INS CO OF AMERICA INC	0.13%	\$21,532	\$21,826	\$0	\$11,942	54.71%
97	TWIN CITY FIRE INS CO	0.13%	\$20,569	\$23,956	\$6,020	\$19,802	82.66%
98	GREAT AMERICAN ASSURANCE COMPANY	0.13%	\$20,482	\$20,938	\$0	\$528	2.52%
99	MASSACHUSETTS BAY INS CO	0.13%	\$20,166	\$25,568	\$0	\$0	0.00%
100	AMERICAN MOTORISTS INSURANCE CO	0.13%	\$20,094	\$20,094	\$103,000	\$197,990	985.32%
101	HAWKEYE SECURITY INSURANCE COMPANY	0.12%	\$18,559	\$3,320	\$0	\$893	26.90%
102	NORTHERN INSURANCE CO OF NEW YORK	0.12%	\$18,547	\$43,637	\$750,000	\$1,824,930	4182.07%
103	CANAL INSURANCE COMPANY	0.11%	\$17,982	\$15,591	\$0	\$0	0.00%
104	TRINITY UNIVERSAL INSURANCE COMPANY	0.10%	\$16,438	\$14,646	\$0	\$0	0.00%
105	CLARENDON NATIONAL INS CO	0.10%	\$16,076	\$13,396	\$11,366	\$21,758	162.42%
106	MID-CONTINENT CASUALTY COMPANY	0.09%	\$14,496	\$12,022	\$7,000	\$8,751	72.79%
107	SECURITY INSURANCE COMPANY OF HARTFORD	0.09%	\$14,342	\$11,986	\$0	\$0	0.00%
108	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.09%	\$13,897	\$14,534	\$19,528	\$56,682	390.00%
109	ACCEPTANCE CASUALTY INSURANCE CO	0.08%	\$13,390	\$5,938	\$0	\$0	0.00%
110	ST PAUL GUARDIAN INSURANCE COMPANY	0.08%	\$13,331	\$28,371	\$0	-\$12,062	-42.52%
111	INTEGON NATIONAL INSURANCE COMPANY	0.08%	\$13,075	\$12,837	\$25,000	\$0	0.00%
112	WAUSAU BUSINESS INSURANCE COMPANY	0.08%	\$12,442	\$17,804	\$0	\$42,737	240.04%
113	PHILADELPHIA INDEMNITY INSURANCE CO	0.08%	\$12,261	\$8,392	\$313	\$5,123	61.06%
114	CONSUMERS INSURANCE USA INC	0.08%	\$12,222	\$5,476	\$0	\$0	0.00%
115	RLI INSURANCE COMPANY	0.08%	\$12,028	\$9,399	\$0	\$2,971	31.61%
116	COOPERATIVE MUTUAL INSURANCE COMPANY	0.07%	\$11,280	\$7,398	\$0	\$2,489	33.64%
117	FIDELITY & GUARANTY INS UNDERWRITERS	0.07%	\$11,256	\$12,213	\$0	\$395	3.23%
118	GULF INSURANCE COMPANY	0.07%	\$11,203	-\$4,628	\$116,341	\$322,210	-6962.19%
119	OLD REPUBLIC INSURANCE COMPANY	0.07%	\$10,902	\$10,794	\$0	\$0	0.00%

2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Uninsured/Underinsured Motorist)

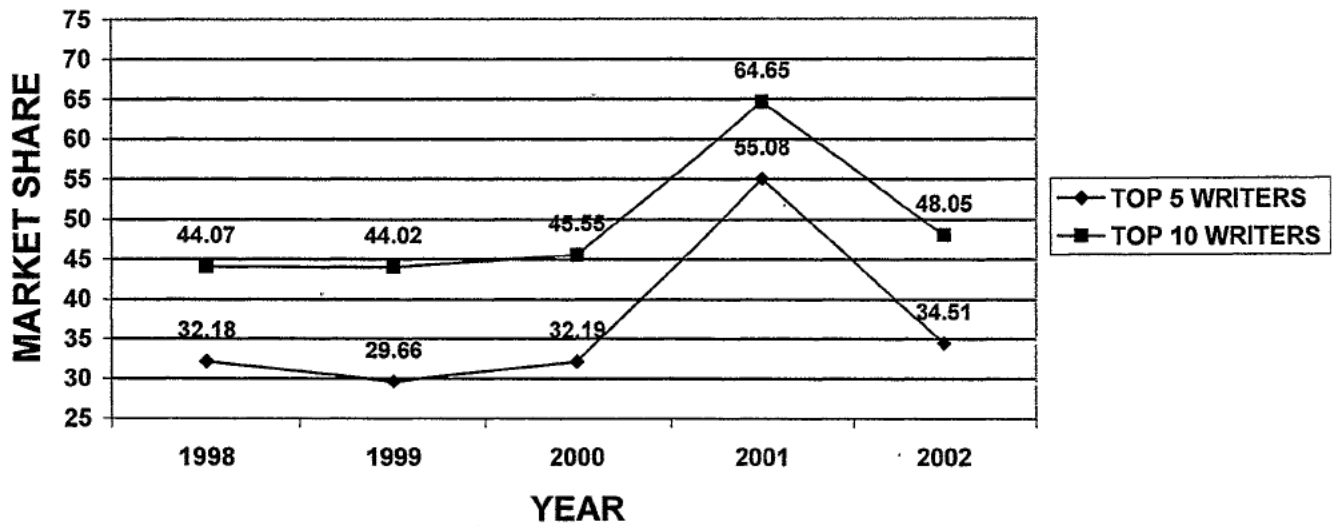
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	SPECIALTY NATIONAL INSURANCE COMPANY	0.07%	\$10,759	\$10,759	\$0	\$0	0.00%
121	VALLEY FORGE INSURANCE COMPANY-	0.06%	\$10,023	\$22,322	\$0	\$6,703	30.03%
122	AMCO INSURANCE COMPANY	0.06%	\$9,964	\$9,096	\$0	\$0	0.00%
123	HARTFORD CASUALTY INS CO	0.06%	\$9,959	\$11,961	\$6,942	\$8,337	69.70%
124	FIDELITY AND DEPOSIT CO MARYLAND	0.06%	\$9,618	\$29,896	\$0	\$0	0.00%
125	GENERAL INSURANCE CO OF AMERICA	0.06%	\$9,544	\$14,928	\$3,500	-\$963	-6.45%
126	HARTFORD UNDERWRITERS INSURANCE CO	0.05%	\$8,750	\$3,840	\$916	\$2,847	74.14%
127	WAUSAU UNDERWRITERS INS CO	0.05%	\$8,380	\$9,391	\$0	\$0	0.00%
128	SUMITOMO MARINE & FIRE INS CO OF AMERIC	0.05%	\$8,225	\$7,915	\$0	-\$296	-3.74%
129	AMERICAN MODERN HOME INSURANCE CO	0.05%	\$7,459	\$7,355	\$0	\$0	0.00%
130	PHARMACISTS MUTUAL INSURANCE COMPANY	0.04%	\$7,126	\$1,280	\$0	\$132	10.31%
131	ZURICH AMERICAN INS CO OF ILLINOIS	0.04%	\$6,522	\$3,984	\$0	\$0	0.00%
132	FIRST NATIONAL INS CO OF AMERICA	0.04%	\$6,485	\$7,885	\$0	\$461	5.85%
133	AMERICAN AND FOREIGN INSURANCE CO	0.04%	\$6,213	\$8,492	\$0	-\$535	-6.30%
134	ASSOCIATES INSURANCE COMPANY	0.04%	\$5,768	\$5,133	\$0	\$0	0.00%
135	ACE AMERICAN INSURANCE COMPANY	0.03%	\$5,560	\$4,356	\$11,278	\$3,601	82.67%
136	COLONIAL AMERICAN CASUALTY AND SURETY C	0.03%	\$5,428	\$2,415	\$0	\$0	0.00%
137	ATHENA ASSURANCE COMPANY	0.03%	\$5,294	\$5,751	\$0	\$2,039	35.45%
138	DAIMLERCHRYSLER INSURANCE COMPANY	0.03%	\$5,155	\$9,916	\$6,511	-\$2,171	-21.89%
139	UNITED FIRE & INDEMNITY COMPANY	0.03%	\$4,660	\$742	\$0	\$4,000	539.08%
140	MARKEL INSURANCE COMPANY	0.03%	\$4,374	\$3,545	\$0	\$101	2.85%
141	AMERICAN PROTECTION INSURANCE CO	0.03%	\$4,254	\$4,254	\$0	\$0	0.00%
142	NATIONAL AMERICAN INSURANCE COMPANY	0.02%	\$3,826	\$6,873	\$0	-\$4,129	-60.08%
143	TIG INDEMNITY COMPANY	0.02%	\$3,760	\$3,997	\$1,770	\$3,922	98.12%
144	SIRIUS AMERICA INSURANCE COMPANY	0.02%	\$3,052	\$2,046	\$198	\$2,140	104.59%
145	GUARANTY NATIONAL INSURANCE COMPANY	0.02%	\$2,989	\$2,989	\$0	\$7,717	258.18%
146	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.02%	\$2,874	\$3,699	\$0	-\$1,544	-41.74%
147	LUMBERMENS UNDERWRITING ALLIANCE	0.02%	\$2,851	\$2,609	\$0	\$113	4.33%
148	SCOTTSDALE INDEMNITY COMPANY	0.02%	\$2,826	\$3,252	\$0	\$1,028	31.61%
149	AXA RE PROPERTY AND CASUALTY INS CO	0.02%	\$2,780	\$1,501	\$0	\$0	0.00%
150	FIRST FINANCIAL INSURANCE COMPANY	0.02%	\$2,669	\$1,138	\$0	\$0	0.00%
151	HARLEYSVILLE INSURANCE COMPANY	0.01%	\$2,129	\$2,218	\$0	\$0	0.00%
152	LIBERTY INSURANCE CORPORATION	0.01%	\$2,097	\$3,284	\$0	\$0	0.00%
153	GLOBE INDEMNITY COMPANY	0.01%	\$2,036	\$2,577	\$0	\$0	0.00%
154	VALIANT INS CO	0.01%	\$2,001	\$1,173	\$0	\$0	0.00%
155	WESTPORT INSURANCE CORPORATION	0.01%	\$1,992	\$7,624	\$0	\$0	0.00%
156	CITIZENS INSURANCE COMPANY OF AMERICA	0.01%	\$1,854	\$7,049	\$0	\$0	0.00%
157	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.01%	\$1,727	\$2,303	\$0	\$0	0.00%
158	AMERICAN FIRE & CASUALTY COMPANY	0.01%	\$1,419	\$909	\$0	\$30	3.30%
159	UTICA MUTUAL INSURANCE COMPANY	0.01%	\$1,402	\$1,474	\$0	\$0	0.00%
160	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.01%	\$1,307	\$821	\$412	-\$7,527	-916.81%
161	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.01%	\$890	\$866	\$255	\$756	87.30%
162	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$759	\$1,972	\$0	\$0	0.00%
163	SAFECO INSURANCE CO OF AMERICA	0.00%	\$758	\$2,966	\$0	\$297	10.01%
164	MGA INSURANCE COMPANY INC	0.00%	\$756	\$883	\$0	\$0	0.00%
165	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	\$726	\$483	\$0	\$15,000	3105.59%
166	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.00%	\$691	\$1,436	\$0	\$0	0.00%
167	SAVERS PROPERTY & CASUALTY INS CO	0.00%	\$667	\$343	\$26	\$165	48.10%
168	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$611	\$2,599	\$1,355	\$1,018	39.17%
169	WESTFIELD INSURANCE COMPANY	0.00%	\$611	\$517	\$0	\$19	3.68%
170	COLORADO CASUALTY INSURANCE COMPANY	0.00%	\$602	\$1,198	\$0	\$61	5.09%
171	CONNECTICUT INDEMNITY COMPANY THE	0.00%	\$593	\$723	\$0	\$0	0.00%
172	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$578	\$1,003	\$0	-\$695	-69.29%
173	SAFEGUARD INSURANCE COMPANY	0.00%	\$263	\$1,047	\$0	\$0	0.00%
174	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	\$243	\$2,568	\$0	\$1,222	47.59%
175	GREAT DIVIDE INSURANCE COMPANY	0.00%	\$216	\$2,210	\$0	-\$2,247	-101.67%
176	K-M INSURANCE COMPANY	0.00%	\$197	\$197	\$0	\$0	0.00%
177	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$168	\$462	\$99	-\$91	-19.70%
178	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$146	\$770	\$0	\$127	16.49%

2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Uninsured/Underinsured Motorist)

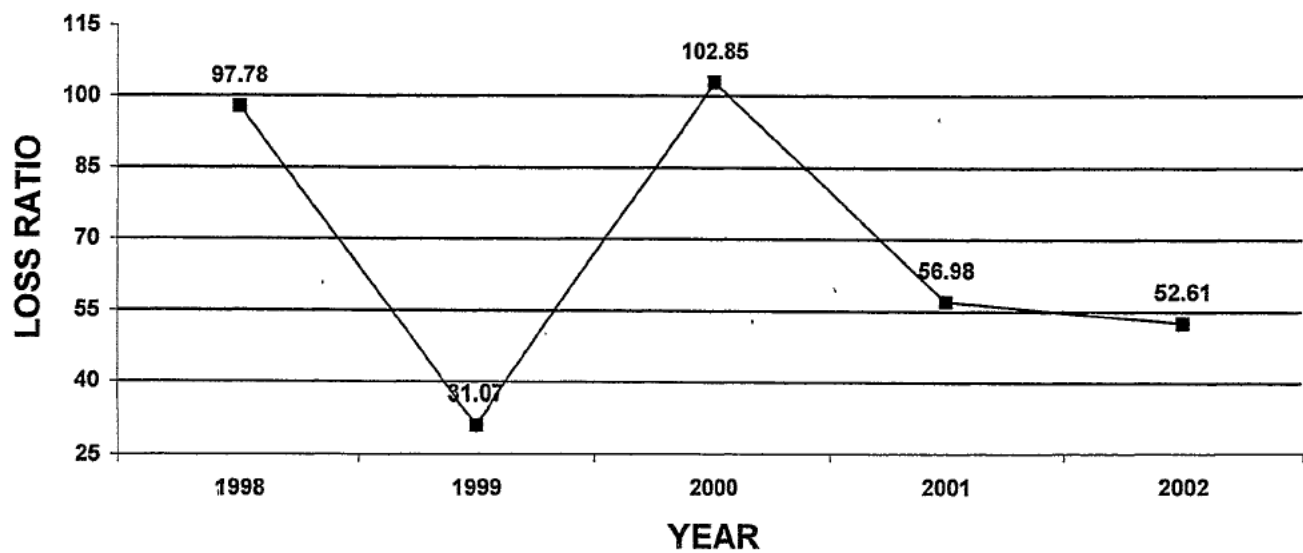
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	\$120	\$17,214	\$0	-\$3,034	-17.63%
180	PROPERTY & CASUALTY INS CO OF HARTFORD	0.00%	\$93	\$95	\$3,929	\$12,211	12853.68%
181	STATE NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$89	\$1,029	\$0	\$0	0.00%
182	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$56	\$18	\$0	\$2	11.11%
183	WINTERHUR INTERNATIONAL AMERICA INS CO	0.00%	\$31	\$104	\$0	-\$1,160	-1115.38%
184	COUNTRY MUTUAL INSURANCE COMPANY	0.00%	\$11	\$11	\$0	\$0	0.00%
185	STAR INSURANCE COMPANY	0.00%	\$9	\$19	\$18,995	\$17,495	92078.95%
186	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$4	\$4	\$0	-\$1	-25.00%
187	AMERICAN STANDARD INS CO OF WISCONSIN	0.00%	\$0	\$0	\$52,469	-\$12,999	N/A
188	AMICA MUTUAL INSURANCE COMPANY	0.00%	\$0	\$8	\$0	\$0	0.00%
189	AXA CORPORATE SOLUTIONS INSURANCE COMPANY	0.00%	\$0	\$0	\$780,000	\$672,832	N/A
190	EVEREST NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3	N/A
191	EVERGREEN NATIONAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$19	N/A
192	MILLERS MUTUAL INSURANCE ASSOCIATION	0.00%	\$0	\$1,044	\$0	\$0	0.00%
193	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	\$15	N/A
194	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$917	N/A
195	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	\$19	N/A
196	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	-\$40	N/A
197	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$0	\$0	\$0	-\$69	N/A
198	TITAN INDEMNITY COMPANY	0.00%	\$0	\$0	\$33,923	-\$44,669	N/A
199	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	-\$618	-\$618	N/A
200	TRUMBULL INSURANCE COMPANY	0.00%	-\$5	\$18	\$89	\$8,987	49927.78%
201	ST PAUL PROPERTY & CASUALTY INS CO	0.00%	-\$6	\$713	\$0	\$1,663	233.24%
202	PENN AMERICA INS CO	0.00%	-\$10	\$0	\$0	\$0	N/A
203	ATLANTIC INSURANCE COMPANY	0.00%	-\$21	\$5,052	\$0	\$0	0.00%
204	LM INSURANCE CORPORATION	0.00%	-\$58	\$320	\$0	\$0	0.00%
205	TRAVELERS INDEMNITY CO OF AMERICA	0.00%	-\$90	-\$90	\$17,500	\$16,500	-18333.33%
206	GROCERS INSURANCE COMPANY	0.00%	-\$232	\$833	\$0	\$0	0.00%
207	COLUMBIA INSURANCE COMPANY	0.00%	-\$269	\$78	\$0	\$4	5.13%
208	REDLAND INSURANCE COMPANY	-0.01%	-\$1,859	-\$2,199	\$4,141	\$16,300	-741.25%
209	TRANSCONTINENTAL INSURANCE COMPANY	-0.48%	-\$77,329	\$20,167	\$1,107	\$29,567	146.61%
TOTAL		100.00%	\$16,017,473	\$16,397,727	\$7,714,719	\$8,626,258	52.61%

MISSOURI COMMERCIAL AUTO INSURANCE
(Uninsured/Underinsured Motorist)

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	22.60%	\$94,606,900	\$92,185,309	\$61,421,176	\$61,588,919	66.81%
2	AMERICAN FAMILY MUTUAL INS CO	16.70%	\$69,903,350	\$67,605,581	\$36,436,659	\$36,059,050	53.34%
3	SHELTER MUTUAL INSURANCE CO	6.82%	\$28,525,358	\$28,179,018	\$17,662,823	\$18,173,636	64.49%
4	FARMERS INSURANCE COMPANY INC	5.56%	\$23,262,822	\$23,653,097	\$13,054,880	\$10,991,779	46.47%
5	ALLSTATE INSURANCE COMPANY	3.48%	\$14,583,716	\$15,258,450	\$6,480,688	\$6,116,677	40.09%
6	FARM BUREAU TOWN & COUNTRY INS CO OF MO	3.02%	\$12,644,046	\$12,332,247	\$8,522,624	\$8,718,908	70.70%
7	SAFECO NATIONAL INSURANCE COMPANY	2.97%	\$12,438,483	\$10,575,536	\$4,209,888	\$4,598,638	43.48%
8	AUTOMOBILE CLUB INTER-INS EXCHANGE	2.97%	\$12,428,411	\$12,126,414	\$7,234,264	\$7,204,823	59.41%
9	AMERICAN STANDARD INS CO OF WISCONSIN	2.45%	\$10,262,587	\$9,666,123	\$5,944,889	\$5,915,677	61.20%
10	ALLSTATE PROPERTY & CASUALTY INS CO	1.96%	\$8,203,132	\$7,814,520	\$4,990,164	\$5,529,461	70.76%
11	STATE FARM FIRE AND CASUALTY CO	1.35%	\$5,630,921	\$5,393,886	\$5,707,590	\$5,765,518	106.89%
12	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.21%	\$5,080,726	\$4,890,075	\$2,970,103	\$3,120,438	63.81%
13	PROGRESSIVE CLASSIC INSURANCE COMPANY	1.14%	\$4,771,344	\$4,809,005	\$2,618,319	\$2,608,759	54.25%
14	PROGRESSIVE NORTHWESTERN INS CO	1.08%	\$4,518,263	\$3,759,035	\$1,928,250	\$1,819,305	48.40%
15	SHELBY CASUALTY INSURANCE COMPANY	1.06%	\$4,453,165	\$2,975,269	\$1,495,229	\$1,830,084	61.51%
16	GEICO GENERAL INS CO	1.05%	\$4,392,684	\$4,302,628	\$2,337,280	\$2,235,120	51.95%
17	CAMERON MUTUAL INSURANCE COMPANY	1.04%	\$4,344,308	\$4,321,389	\$2,422,841	\$2,412,521	55.83%
18	AMERICAN FAMILY HOME INSURANCE COMPANY	1.03%	\$4,322,918	\$5,515,331	\$2,889,846	\$2,685,453	48.69%
19	PROGRESSIVE HALCYON INSURANCE COMPANY	0.91%	\$3,813,451	\$3,628,369	\$1,957,029	\$1,921,893	52.97%
20	CORNERSTONE NATIONAL INSURANCE COMPANY	0.86%	\$3,579,583	\$3,559,895	\$1,921,875	\$1,813,143	50.93%
21	HARTFORD UNDERWRITERS INSURANCE CO	0.84%	\$3,512,097	\$3,531,921	\$2,226,392	\$2,054,877	58.18%
22	LIBERTY MUTUAL FIRE INSURANCE CO	0.79%	\$3,308,652	\$3,307,147	\$1,760,081	\$1,753,958	53.04%
23	USAA CASUALTY INSURANCE COMPANY	0.71%	\$2,960,045	\$2,851,313	\$1,741,886	\$1,840,889	64.56%
24	MID CENTURY INSURANCE COMPANY	0.69%	\$2,902,343	\$2,911,864	\$1,337,759	\$1,425,137	48.94%
25	AMCO INSURANCE COMPANY	0.67%	\$2,817,515	\$2,576,577	\$1,362,110	\$1,433,701	55.64%
26	GOVERNMENT EMPLOYEES INSURANCE CO	0.67%	\$2,797,274	\$2,756,284	\$1,520,476	\$1,402,654	50.89%
27	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.60%	\$2,515,359	\$2,394,381	\$1,455,735	\$1,372,352	57.32%
28	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.58%	\$2,445,533	\$3,345,321	\$1,425,615	\$1,415,181	42.30%
29	AMERICAN MODERN HOME INSURANCE CO	0.51%	\$2,130,580	\$2,022,699	\$1,382,331	\$1,196,466	59.15%
30	ALLIED PROPERTY & CASUALTY INS CO	0.49%	\$2,039,333	\$1,917,443	\$1,036,138	\$1,046,277	54.57%
31	ALLSTATE INDEMNITY COMPANY	0.49%	\$2,035,489	\$2,229,310	\$972,389	\$893,666	40.09%
32	DEPOSITORS INSURANCE COMPANY	0.45%	\$1,889,747	\$1,741,973	\$969,168	\$932,500	53.53%
33	COLUMBIA MUTUAL INSURANCE CO	0.43%	\$1,817,963	\$1,855,418	\$1,208,384	\$1,534,346	82.70%
34	GLENS FALLS INSURANCE COMPANY THE	0.37%	\$1,555,834	\$1,667,755	\$750,407	\$753,327	45.17%
35	PROGRESSIVE SPECIALTY INS CO	0.36%	\$1,489,881	\$1,577,221	\$855,427	\$861,138	54.60%
36	CINCINNATI INS CO THE	0.34%	\$1,407,414	\$1,384,659	\$462,728	\$410,414	29.64%
37	METROPOLITAN GROUP PROP & CAS INS CO	0.33%	\$1,382,818	\$1,303,077	\$451,929	\$449,090	34.46%
38	GENERAL CASUALTY CO OF WISCONSIN	0.32%	\$1,343,251	\$1,253,804	\$503,825	\$491,557	39.21%
39	SHELTER GENERAL INS CO	0.30%	\$1,266,126	\$1,297,895	\$839,553	\$777,320	59.89%
40	PROGRESSIVE CASUALTY INSURANCE CO	0.30%	\$1,258,431	\$1,186,894	\$596,676	\$624,864	52.65%
41	AUTO OWNERS INSURANCE CO MUTUAL	0.30%	\$1,247,301	\$1,169,721	\$546,055	\$562,726	48.11%
42	NATIONAL GENERAL ASSURANCE COMPANY	0.28%	\$1,188,850	\$1,187,060	\$694,130	\$624,755	44.21%
43	GEICO INDEMNITY COMPANY	0.27%	\$1,136,568	\$1,048,208	\$493,272	\$419,500	40.02%
44	FIREMANS FUND INSURANCE COMPANY	0.27%	\$1,118,634	\$458,566	\$146,252	\$224,423	48.94%
45	STATE AUTO PROPERTY & CASUALTY INS CO	0.26%	\$1,080,621	\$963,543	\$398,834	\$390,393	40.52%
46	AUTO CLUB FAMILY INSURANCE COMPANY	0.26%	\$1,069,295	\$962,991	\$583,758	\$575,525	59.76%
47	GRINNELL MUTUAL REINSURANCE COMPANY	0.25%	\$1,062,982	\$1,039,958	\$688,844	\$690,715	66.42%
48	PROPERTY & CASUALTY INS CO OF HARTFORD	0.22%	\$905,955	\$663,929	\$441,056	\$446,368	67.23%
49	NATIONWIDE MUTUAL INSURANCE COMPANY	0.20%	\$854,731	\$817,858	\$311,742	\$307,962	37.65%
50	DAIRYLAND INSURANCE COMPANY	0.20%	\$828,370	\$865,079	\$408,087	\$383,788	44.36%
51	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.20%	\$821,978	\$836,551	\$458,918	\$506,732	60.57%
52	OMAHA PROPERTY AND CASUALTY INS CO	0.19%	\$800,852	\$773,797	\$693,353	\$658,292	85.07%
53	ECONOMY PREMIER ASSURANCE COMPANY	0.19%	\$785,768	\$685,522	\$194,098	\$214,609	31.31%
54	GATEWAY INSURANCE COMPANY	0.17%	\$731,914	\$822,774	\$548,611	\$825,635	100.35%
55	AMERICAN INTERNATIONAL INS CO	0.17%	\$720,130	\$734,108	\$407,879	\$400,509	54.56%
56	COUNTRY MUTUAL INSURANCE COMPANY	0.16%	\$680,268	\$656,039	\$373,333	\$376,081	57.33%
57	METROPOLITAN PROPERTY & CASUALTY INS CO	0.16%	\$656,338	\$655,691	\$320,590	\$398,765	60.82%
58	NATIONAL INSURANCE ASSOCIATION	0.16%	\$654,860	\$839,454	\$385,184	\$499,741	59.53%
59	HARTFORD FIRE INSURANCE COMPANY	0.15%	\$645,141	\$674,185	\$276,666	\$252,585	37.47%
60	MILLERS CLASSIFIED INSURANCE COMPANY	0.15%	\$643,518	\$622,036	\$242,105	\$235,579	37.87%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	MIDWESTERN INDEMNITY COMPANY THE	0.15%	\$612,300	\$133,546	\$29,741	\$67,395	50.47%
62	MILLERS MUTUAL INSURANCE ASSOCIATION	0.14%	\$604,601	\$586,928	\$280,599	\$273,595	46.61%
63	TRAVCO INSURANCE COMPANY	0.14%	\$580,111	\$589,648	\$220,472	\$207,252	35.15%
64	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.14%	\$572,864	\$541,979	\$300,941	\$268,577	49.55%
65	TRAVELERS PROPERTY CASUALTY INSURANCE CO OF ILL	0.14%	\$567,560	\$400,977	\$190,788	\$202,276	50.45%
66	GUIDEONE ELITE INSURANCE COMPANY	0.13%	\$557,360	\$544,002	\$221,386	\$213,958	39.33%
67	GEICO CASUALTY COMPANY	0.13%	\$552,871	\$556,494	\$275,202	\$229,177	41.18%
68	NATIONAL GENERAL INS CO	0.13%	\$541,473	\$564,817	\$301,279	\$300,248	53.16%
69	FOREMOST INSURANCE CO	0.13%	\$538,580	\$460,021	\$318,763	\$366,510	79.67%
70	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO	0.12%	\$510,213	\$513,989	\$394,187	\$396,222	77.09%
71	TICO INSURANCE COMPANY	0.12%	\$483,262	\$518,915	\$244,866	\$171,554	33.06%
72	SENTRY INSURANCE A MUTUAL COMPANY	0.11%	\$476,325	\$478,177	\$147,451	\$308,679	64.55%
73	OMNI INSURANCE COMPANY	0.11%	\$469,891	\$504,199	\$354,509	\$350,237	69.46%
74	AMERICAN ECONOMY INSURANCE COMPANY	0.11%	\$466,594	\$463,428	\$288,319	\$298,846	64.49%
75	GUIDEONE MUTUAL INSURANCE COMPANY	0.11%	\$442,096	\$433,128	\$229,267	\$226,909	52.39%
76	PHOENIX INSURANCE COMPANY THE	0.10%	\$438,876	\$450,990	\$178,166	\$159,479	35.36%
77	MENDOTA INSURANCE COMPANY	0.10%	\$426,215	\$468,751	\$391,265	\$387,432	82.65%
78	WEST AMERICAN INSURANCE COMPANY	0.10%	\$405,311	\$406,777	\$229,349	\$277,872	68.31%
79	HAULERS INSURANCE COMPANY INC	0.10%	\$399,239	\$353,662	\$268,976	\$267,227	75.56%
80	COUNTRY PREFERRED INSURANCE COMPANY	0.09%	\$389,841	\$358,069	\$171,532	\$170,425	47.60%
81	SECURA INSURANCE A MUTUAL COMPANY	0.09%	\$363,795	\$375,071	\$157,732	\$157,404	41.97%
82	WINDSOR INSURANCE COMPANY	0.09%	\$360,668	\$435,596	\$1,010,955	\$1,009,655	231.79%
83	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.08%	\$352,950	\$265,789	\$135,098	\$141,269	53.15%
84	AMERICAN STATES PREFERRED INS CO	0.08%	\$342,674	\$330,700	\$262,949	\$245,756	74.31%
85	USAA GENERAL INDEMNITY COMPANY	0.08%	\$334,001	\$333,329	\$130,864	\$165,777	49.73%
86	SECURA SUPREME INSURANCE COMPANY	0.08%	\$330,190	\$246,131	\$44,903	\$40,616	16.50%
87	WESTERN AGRICULTURAL INSURANCE COMPANY	0.08%	\$325,126	\$238,209	\$281,201	\$285,384	119.80%
88	GRINNELL SELECT INSURANCE COMPANY	0.08%	\$316,293	\$297,877	\$220,622	\$235,094	78.92%
89	AUTOMOBILE INS CO OF HARTFORD CT	0.07%	\$308,993	\$312,632	\$159,559	\$164,036	49.27%
90	VIKING INSURANCE COMPANY OF WISCONSIN	0.07%	\$307,823	\$325,221	\$201,764	\$143,249	44.05%
91	OWNERS INSURANCE COMPANY	0.07%	\$303,848	\$248,645	\$100,288	\$112,401	45.21%
92	GUIDEONE AMERICA INSURANCE COMPANY	0.07%	\$293,582	\$278,070	\$140,869	\$138,860	49.94%
93	ATLANTIC MUTUAL INSURANCE COMPANY	0.07%	\$291,402	\$380,068	\$175,868	\$183,367	48.25%
94	KEMPER AUTO AND HOME INSURANCE COMPANY	0.06%	\$269,766	\$231,903	\$126,319	\$148,569	64.07%
95	SAGAMORE INSURANCE COMPANY	0.06%	\$267,540	\$190,021	\$110,531	\$113,355	59.65%
96	AMERICAN MOTORISTS INSURANCE CO	0.06%	\$263,638	\$267,053	\$173,916	\$177,089	66.31%
97	TEACHERS INSURANCE COMPANY	0.06%	\$260,257	\$259,093	\$177,918	\$173,014	66.78%
98	MIC GENERAL INSURANCE CORPORATION	0.06%	\$259,114	\$248,658	\$174,430	\$179,963	72.37%
99	AMICA MUTUAL INSURANCE COMPANY	0.06%	\$255,164	\$241,634	\$113,718	\$109,886	45.48%
100	FIREMANS-FUND INS CO OF MISSOURI	0.06%	\$251,838	\$864,844	\$550,697	\$686,448	79.37%
101	AMERICAN SECURITY INSURANCE COMPANY	0.06%	\$243,816	\$215,025	\$45,217	\$51,009	23.72%
102	GREAT NORTHERN INSURANCE COMPANY	0.06%	\$242,056	\$228,006	\$119,263	\$116,694	51.18%
103	GE CASUALTY INSURANCE COMPANY	0.06%	\$241,480	\$243,796	\$152,742	\$141,034	57.85%
104	HARTFORD ACCIDENT & INDEMNITY CO	0.06%	\$237,571	\$283,400	\$87,611	\$73,072	25.78%
105	STATE AUTO NATIONAL INSURANCE COMPANY	0.06%	\$237,432	\$193,028	\$145,534	\$150,180	77.80%
106	WORKMENS AUTO INSURANCE COMPANY	0.06%	\$236,911	\$295,876	\$226,690	\$208,537	70.48%
107	SECURITY NATIONAL INSURANCE COMPANY	0.06%	\$234,198	\$248,344	\$152,433	\$152,464	61.39%
108	FEDERAL INSURANCE COMPANY	0.05%	\$230,045	\$203,340	\$21,019	\$19,757	9.72%
109	TRUMBULL INSURANCE COMPANY	0.05%	\$225,036	\$231,042	\$115,555	\$118,985	51.50%
110	AMERICAN NATIONAL GENERAL INS CO	0.05%	\$224,648	\$216,858	\$115,443	\$115,193	53.12%
111	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.05%	\$216,884	\$220,972	\$262,467	\$269,967	122.17%
112	AMERICAN LIVE STOCK INSURANCE CO	0.05%	\$216,725	\$175,312	\$16,026	\$26,776	15.27%
113	AMERICAN STATES INSURANCE COMPANY	0.05%	\$212,794	\$218,308	\$122,011	\$123,570	56.60%
114	AMERICAN UNION INSURANCE COMPANY	0.05%	\$206,124	\$207,482	\$213,740	\$201,193	96.97%
115	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.05%	\$204,948	\$219,732	\$126,896	\$121,547	55.32%
116	AMEX ASSURANCE COMPANY	0.05%	\$197,557	\$186,644	\$106,309	\$115,224	61.73%
117	DEERBROOK INSURANCE COMPANY	0.05%	\$196,306	\$158,782	\$85,615	\$110,710	69.72%
118	VIGILANT INSURANCE COMPANY	0.05%	\$195,203	\$196,044	\$52,275	\$45,897	23.41%
119	TRAVELERS PROPERTY CASUALTY INS CO	0.05%	\$194,186	\$146,515	\$53,534	\$45,943	31.36%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	COMBINED SPECIALTY INSURANCE COMPANY	0.05%	\$191,386	\$104,998	\$66,341	\$72,182	68.75%
121	USAUTO INSURANCE COMPANY INC	0.05%	\$188,851	\$128,579	\$48,934	\$72,642	56.50%
122	UNITED FIRE AND CASUALTY COMPANY	0.04%	\$184,265	\$178,183	\$103,002	\$113,084	63.47%
123	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.04%	\$178,977	\$183,437	\$73,809	\$78,668	42.89%
124	KANSAS CITY FIRE & MARINE INS CO	0.04%	\$176,655	\$75,280	\$11,781	\$14,113	18.75%
125	FARMERS ALLIANCE MUTUAL INS CO	0.04%	\$174,778	\$138,858	\$72,281	\$70,835	51.01%
126	MONTGOMERY WARD INSURANCE COMPANY	0.04%	\$170,257	\$124,028	\$125,203	\$126,394	101.91%
127	METROPOLITAN GENERAL INS CO	0.04%	\$168,277	\$186,115	\$85,795	\$84,457	45.38%
128	ELECTRIC INSURANCE COMPANY	0.04%	\$161,831	\$152,890	\$108,273	\$101,973	66.70%
129	UNIVERSAL UNDERWRITERS INS CO	0.04%	\$148,902	\$208,037	\$61,541	\$50,966	24.50%
130	YOUNG AMERICA INSURANCE COMPANY	0.03%	\$146,250	\$141,523	\$60,561	\$56,732	40.09%
131	AMERICAN FIRE & CASUALTY COMPANY	0.03%	\$140,526	\$141,513	\$97,968	\$98,081	69.31%
132	FEDERATED MUTUAL INSURANCE COMPANY	0.03%	\$135,590	\$136,659	\$49,967	\$31,791	23.26%
133	LIBERTY INSURANCE CORPORATION	0.03%	\$134,891	\$140,353	\$88,573	\$88,132	62.79%
134	INTEGON NATIONAL INSURANCE COMPANY	0.03%	\$130,081	\$172,648	\$125,074	\$42,790	24.78%
135	MERASTAR INSURANCE COMPANY	0.03%	\$128,489	\$149,890	\$132,163	\$110,498	73.72%
136	CAMERON NATIONAL INSURANCE COMPANY	0.03%	\$126,983	\$81,735	\$23,738	\$25,878	31.66%
137	EMCASCO INSURANCE COMPANY	0.03%	\$126,776	\$131,560	\$57,290	\$41,272	31.37%
138	AMERICAN BANKERS INS CO OF FLORIDA	0.03%	\$125,399	\$119,311	\$59,038	\$18,621	-15.61%
139	TRINITY UNIVERSAL INSURANCE COMPANY	0.03%	\$125,360	\$55,219	\$19,432	\$9,632	17.44%
140	NATIONWIDE PROPERTY & CASUALTY INS CO	0.03%	\$114,313	\$99,802	\$26,258	\$30,938	31.00%
141	NEW SOUTH INSURANCE COMPANY	0.03%	\$112,837	\$108,507	\$52,787	\$31,732	29.24%
142	PACIFIC INDEMNITY COMPANY	0.03%	\$112,385	\$113,461	\$24,442	\$26,148	23.05%
143	METROPOLITAN CASUALTY INS CO	0.03%	\$107,807	\$111,566	\$34,663	\$40,040	35.89%
144	NORTHBROOK INDEMNITY CO	0.03%	\$107,158	\$67,729	\$38,487	\$63,254	93.39%
145	STANDARD FIRE INSURANCE COMPANY	0.02%	\$102,649	\$108,206	\$48,260	\$46,526	43.00%
146	TRAVELERS INDEMNITY CO OF AMERICA	0.02%	\$102,483	\$103,787	\$36,928	\$34,536	33.28%
147	NATIONAL INTERSTATE INSURANCE COMPANY	0.02%	\$101,993	\$100,038	\$42,368	\$44,841	44.82%
148	NATIONAL ALLIANCE INSURANCE CO	0.02%	\$99,701	\$109,808	\$56,601	\$54,231	49.39%
149	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$99,330	\$112,278	\$58,826	\$55,698	49.61%
150	GE PROPERTY & CASUALTY INSURANCE COMPANY	0.02%	\$90,657	\$95,750	\$55,993	\$47,754	49.87%
151	AMERICAN RELIABLE INSURANCE COMPANY	0.02%	\$85,418	\$90,350	\$53,835	\$41,759	46.22%
152	INTEGON INDEMNITY CORP	0.02%	\$71,869	\$77,868	\$52,536	\$19,617	25.19%
153	ARGONAUT INSURANCE COMPANY	0.02%	\$69,777	\$63,240	\$37,060	\$202,932	320.89%
154	GREAT AMERICAN INSURANCE COMPANY	0.02%	\$69,271	\$62,218	\$27,036	\$31,928	51.32%
155	INTEGON GENERAL INSURANCE CORPORATION	0.02%	\$66,369	\$68,835	\$34,926	\$62,628	90.98%
156	COUNTRY CASUALTY INS CO	0.02%	\$64,176	\$57,654	\$27,550	\$24,767	42.96%
157	OHIO CASUALTY INSURANCE COMPANY	0.01%	\$62,553	\$64,360	\$34,486	\$36,396	56.55%
158	LINCOLN GENERAL INSURANCE CO	0.01%	\$61,105	\$47,424	\$42,216	\$36,829	77.66%
159	INTERSTATE INDEMNITY COMPANY	0.01%	\$60,766	\$60,766	\$121,539	\$343,779	565.74%
160	HORACE MANN INSURANCE COMPANY	0.01%	\$55,278	\$56,866	\$30,557	\$30,488	53.61%
161	PAFCO GENERAL INSURANCE COMPANY	0.01%	\$53,292	\$66,084	\$45,964	\$42,799	64.76%
162	WORLDWIDE INSURANCE COMPANY	0.01%	\$52,972	\$56,291	\$22,751	\$23,956	42.56%
163	AMERICAN AND FOREIGN INSURANCE CO	0.01%	\$50,610	\$49,874	\$141,433	\$260,210	521.73%
164	FOREMOST SIGNATURE INSURANCE COMPANY	0.01%	\$47,928	\$39,670	\$5,749	\$5,749	14.49%
165	MARKEL AMERICAN INSURANCE COMPANY	0.01%	\$47,174	\$40,807	\$11,865	\$12,417	30.43%
166	GMAC INSURANCE COMPANY ONLINE INC	0.01%	\$43,415	\$28,554	\$11,496	\$116,143	406.75%
167	NORTHERN INSURANCE CO OF NEW YORK	0.01%	\$38,431	\$61,455	\$85,964	\$77,289	125.77%
168	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$36,350	\$42,564	\$22,241	\$22,624	53.15%
169	HARTFORD CASUALTY INS CO	0.01%	\$35,937	\$39,421	\$21,306	\$21,281	53.98%
170	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.01%	\$35,469	\$23,911	\$11,223	\$10,820	45.25%
171	MERIDIAN SECURITY INSURANCE COMPANY	0.01%	\$35,440	\$78,129	\$48,124	\$37,204	47.62%
172	NAU COUNTRY INSURANCE COMPANY	0.01%	\$33,587	\$48,366	\$15,155	\$15,155	31.33%
173	HORACE MANN PROPERTY & CASUALTY INS CO	0.01%	\$32,570	\$28,820	\$16,640	\$24,106	83.64%
174	GENERAL INSURANCE CO OF AMERICA	0.01%	\$32,255	\$36,487	\$17,970	\$16,434	45.04%
175	VOYAGER PROPERTY & CASUALTY INS CO	0.01%	\$27,432	\$27,432	\$11,527	\$11,527	42.02%
176	FIRST LIBERTY INSURANCE CORP THE	0.01%	\$27,041	\$25,467	\$27,580	\$27,545	108.16%
177	FARM AND CITY INSURANCE COMPANY	0.01%	\$26,945	\$23,422	\$5,095	\$6,095	26.02%
178	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.01%	\$26,592	\$25,339	\$9,140	\$9,725	38.38%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)**

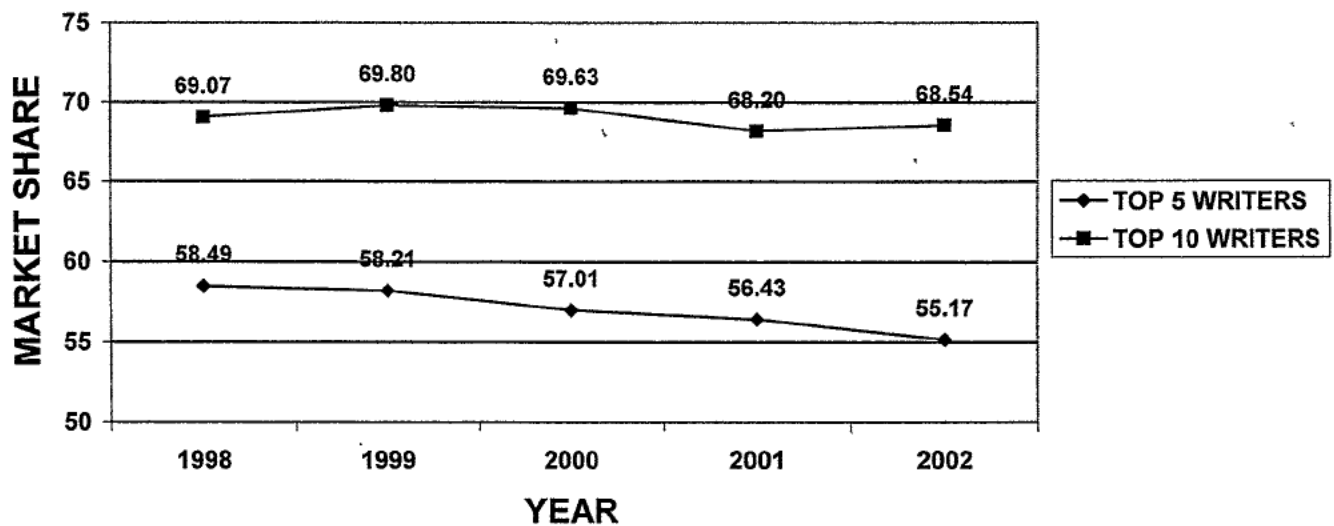
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.01%	\$26,135	\$27,200	\$25,003	\$25,695	94.47%
180	ATLANTA CASUALTY COMPANY	0.01%	\$25,156	\$32,593	\$31,133	\$26,576	81.54%
181	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$24,172	\$23,423	\$4,280	\$6,790	28.99%
182	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.01%	\$22,320	\$20,669	\$5,092	\$5,729	27.72%
183	AMERICAN SERVICE INSURANCE COMPANY	0.01%	\$21,546	\$77,586	\$83,228	\$50,075	64.54%
184	WARNER INSURANCE COMPANY	0.01%	\$21,062	\$37,266	\$66,402	\$57,972	155.55%
185	PRUDENTIAL GENERAL INS CO	0.00%	\$20,534	\$19,451	\$4,648	\$6,447	33.14%
186	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$19,906	\$20,561	-\$52	-\$2,612	-12.70%
187	FOUNDERS INSURANCE COMPANY	0.00%	\$19,393	\$40,472	\$32,164	\$27,657	68.34%
188	REGENT INSURANCE COMPANY	0.00%	\$19,382	\$9,299	\$5,149	\$7,350	79.04%
189	TRADERS INSURANCE COMPANY	0.00%	\$18,893	\$21,579	\$3,698	\$5,546	25.70%
190	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$17,804	\$14,660	\$11,422	\$12,841	87.59%
191	AMERICAN PREMIER INSURANCE COMPANY	0.00%	\$15,950	\$21,197	\$15,629	\$12,751	60.15%
192	ATLANTA SPECIALTY INSURANCE COMPANY	0.00%	\$14,044	\$16,942	\$24,727	\$21,770	128.50%
193	HANOVER INSURANCE COMPANY THE	0.00%	\$13,102	\$11,484	\$23,988	\$23,994	208.93%
194	RESPONSE INSURANCE COMPANY	0.00%	\$11,227	\$10,376	\$0	\$59	0.57%
195	LEADER INSURANCE COMPANY	0.00%	\$11,194	\$15,454	-\$3,393	-\$10,179	-65.87%
196	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$8,929	\$7,762	\$3,116	\$3,116	40.14%
197	CENTENNIAL INSURANCE COMPANY	0.00%	\$8,658	\$10,385	\$1,824	\$2,075	19.98%
198	CONSUMERS INSURANCE USA INC	0.00%	\$7,985	\$2,310	\$474	\$1,534	66.41%
199	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$7,232	\$9,739	\$1,739	\$2,002	20.56%
200	MASSACHUSETTS BAY INS CO	0.00%	\$6,946	\$5,767	\$2,590	\$2,420	41.96%
201	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$6,626	\$11,294	\$12,443	\$12,801	113.34%
202	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$6,557	\$5,195	\$50	-\$392	-7.55%
203	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$6,405	\$6,680	-\$8,079	\$1,008	17.75%
204	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$5,240	\$3,240	\$0	\$97	2.99%
205	INFINITY INSURANCE COMPANY	0.00%	\$4,853	\$27,116	\$10,159	-\$6,916	-25.51%
206	GREAT AMERICAN CONTEMPORARY INSURANCE COMPANY	0.00%	\$4,260	\$4,120	\$432	\$423	10.27%
207	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$3,645	\$2,600	\$3	\$3	0.12%
208	AMERICAN PROTECTION INSURANCE CO	0.00%	\$3,191	\$2,997	\$169	\$169	5.64%
209	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$2,737	\$2,976	\$5,100	\$4,010	134.74%
210	FOREMOST PROPERTY AND CASUALTY INS CO	0.00%	\$2,511	\$7,349	\$4,244	\$4,244	57.75%
211	PRUDENTIAL COMMERCIAL INSURANCE COMPANY	0.00%	\$2,280	\$2,431	\$0	\$0	0.00%
212	TWIN CITY FIRE INS CO	0.00%	\$2,101	\$2,488	\$0	-\$2	-0.08%
213	ASSURANCE COMPANY OF AMERICA	0.00%	\$1,210	\$1,554	\$1,695	\$1,456	93.69%
214	ROYAL INDEMNITY COMPANY	0.00%	\$1,022	\$954	\$2,411	\$2,328	244.03%
215	STANDARD GUARANTY INSURANCE COMPANY	0.00%	\$962	\$6,941	\$0	\$2,031	29.26%
216	SAFEGUARD INSURANCE COMPANY	0.00%	\$913	\$936	\$0	-\$583	-62.29%
217	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$563	\$513	\$0	\$0	0.00%
218	PROGRESSIVE HOME INSURANCE COMPANY	0.00%	\$395	-\$377	-\$150	\$1,443	382.76%
219	ROYAL INSURANCE COMPANY OF AMERICA	0.00%	\$391	\$424	\$0	\$17	4.01%
220	VALIANT INS CO	0.00%	\$313	\$746	\$2,571	\$1,238	165.95%
221	ALLIANCE INSURANCE COMPANY INC	0.00%	\$294	\$5,013	\$293	-\$119	-2.37%
222	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$229	\$379	\$19,001	\$17,555	4631.93%
223	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$183	\$150	\$37	\$37	24.67%
224	MARYLAND CASUALTY COMPANY	0.00%	\$125	\$854	-\$3	-\$63	-7.38%
225	SAFECO INSURANCE COMPANY OF ILLINOIS	0.00%	\$34	\$5,509	\$18,905	\$19,084	346.41%
226	AMERICAN CASUALTY CO OF READING PA	0.00%	\$24	\$24	\$4	\$4	16.67%
227	FIDELITY AND CASUALTY CO OF NY	0.00%	\$8	\$1,260	-\$17	-\$17	-1.35%
228	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	\$5	\$9	-\$4	-\$4	-44.44%
229	CUMIS INSURANCE SOCIETY INC	0.00%	\$2	\$2	\$0	\$0	0.00%
230	AMERISURE MUTUAL INSURANCE COMPANY	0.00%	\$1	\$1	-\$1,541	-\$1,541	-154100.00%
231	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$188	N/A
232	AMERICAN CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
233	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
234	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$432	N/A
235	ARCH INSURANCE COMPANY	0.00%	\$0	\$0	\$9,142	\$9,142	N/A
236	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	-\$149	\$3,514	N/A
237	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A

2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)

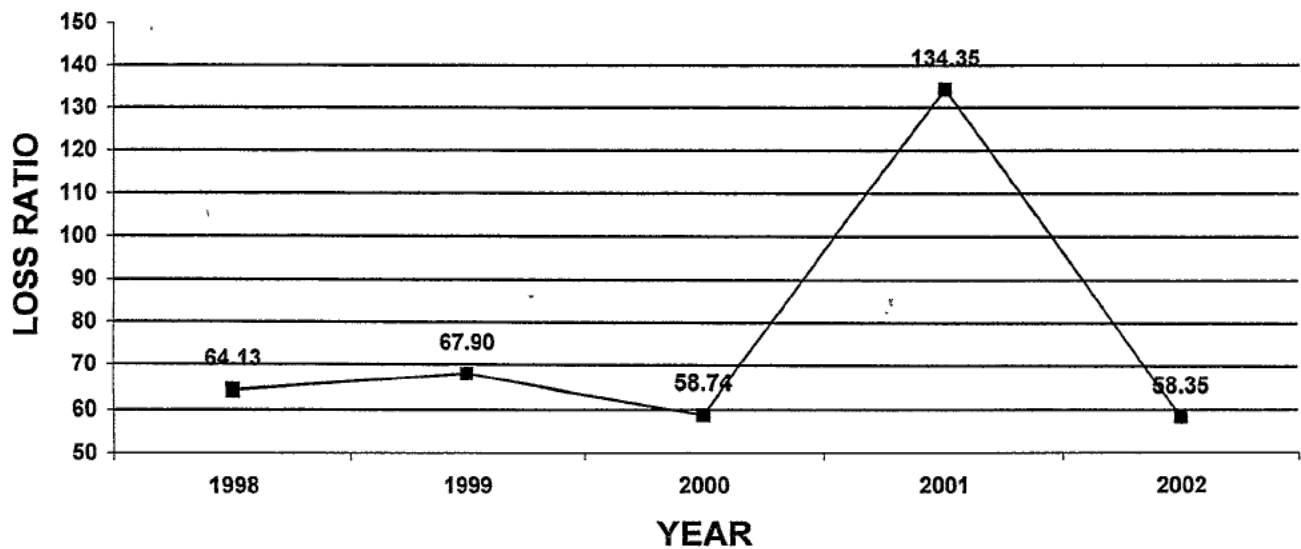
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
238	CALIFORNIA CASUALTY INSURANCE CO	0.00%	\$0	\$0	-\$307	-\$320	N/A
239	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$0	\$498	N/A
240	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$1,869	N/A
241	CONTINENTAL WESTERN INSURANCE CO	0.00%	\$0	\$122	\$963	\$963	789.34%
242	ESURANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$781	N/A
243	FAIRMONT INSURANCE COMPANY	0.00%	\$0	\$0	\$10	\$10	N/A
244	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$376	\$25	-\$13,144	-3495.74%
245	FIDELITY AND DEPOSIT CO MARYLAND	0.00%	\$0	\$0	\$1	\$1	N/A
246	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$1,080	\$1,080	N/A
247	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	\$98	N/A
248	NATIONWIDE ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$398	N/A
249	NATIONWIDE GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1	N/A
250	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	-\$34	\$0	-\$1	2.94%
251	NORTHLAND INSURANCE COMPANY	0.00%	\$0	\$123	\$0	\$0	0.00%
252	STATE NATIONAL INSURANCE COMPANY INC	0.00%	\$0	\$343,580	\$0	-\$51,276	-14.92%
253	TIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	-\$101	-\$101	N/A
254	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	\$0	\$0	\$5,615	\$7,087	N/A
255	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	\$1,880	\$1,921	N/A
256	STONINGTON INSURANCE COMPANY	0.00%	-\$1	-\$1	-\$13,069	-\$27,051	2705100.00%
257	UNITED STATES FIDELITY & GUARANTY CO	0.00%	-\$7	\$136	\$392	-\$2,173	-1597.79%
258	FARMERS AND MERCHANTS INSURANCE CO	0.00%	-\$9	-\$9	\$2,251	-\$43,157	479522.22%
259	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.00%	-\$41	\$186	\$0	\$0	0.00%
260	UNITED SECURITY INSURANCE COMPANY	0.00%	-\$71	\$1,293	\$391	\$391	30.24%
261	CONTINENTAL INSURANCE COMPANY THE	0.00%	-\$78	\$140	\$13,596	\$11,266	8047.14%
262	TIG INSURANCE COMPANY	0.00%	-\$99	-\$71	-\$17	-\$17	23.94%
263	TRAVELERS INDEMNITY COMPANY	0.00%	-\$145	-\$132	\$792	\$1,847	-1399.24%
264	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	-\$165	\$240	\$1,372	-\$3,777	-1573.75%
265	UNION INSURANCE CO	0.00%	-\$172	\$5,596	\$388	\$388	6.93%
266	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	-\$186	\$5,993	\$5,515	-\$584	-9.74%
267	AMERICAN EMPLOYERS INSURANCE CO	0.00%	-\$218	-\$218	\$0	-\$1	0.46%
268	ECONOMY FIRE & CASUALTY COMPANY	0.00%	-\$246	\$4,616	\$1,773	-\$104	-2.25%
269	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	-\$277	\$59,777	\$30,196	-\$110,744	-185.26%
270	ST PAUL MERCURY INSURANCE COMPANY	0.00%	-\$297	\$505	\$0	-\$4,028	-797.62%
271	STATE AUTOMOBILE MUTUAL INS CO	0.00%	-\$481	\$1,515	\$2,258	-\$15,479	-1021.72%
272	GENERAL CASUALTY CO OF ILLINOIS	0.00%	-\$487	\$80,850	\$87,982	\$58,235	72.03%
273	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	-\$709	\$82,556	\$55,890	\$22,219	26.91%
274	ONEBEACON INSURANCE COMPANY	0.00%	-\$2,003	-\$1,995	-\$270	-\$4,979	249.57%
275	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	-\$2,041	-\$2,041	\$0	\$0	0.00%
276	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	-\$2,533	\$2,933	\$5,492	\$5,547	189.12%
277	FIRST NATIONAL INS CO OF AMERICA	0.00%	-\$4,862	\$155,815	\$112,087	\$72,672	46.64%
278	SAFECO INSURANCE CO OF AMERICA	0.00%	-\$8,861	\$1,499,497	\$1,359,751	\$1,018,715	67.94%
TOTAL		100.00%	\$418,524,602	\$410,002,827	\$240,420,486	\$239,231,356	58.35%

MISSOURI PRIVATE PASSENGER AUTO INSURANCE
(Auto Comprehensive)

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	22.07%	\$172,692,681	\$172,651,255	\$112,611,730	\$114,405,835	66.26%
2	AMERICAN FAMILY MUTUAL INS CO	16.26%	\$127,241,673	\$123,453,901	\$70,438,422	\$72,338,007	58.60%
3	SHELTER MUTUAL INSURANCE CO	5.64%	\$44,140,312	\$44,052,925	\$28,577,910	\$29,404,391	66.75%
4	FARMERS INSURANCE COMPANY INC	5.17%	\$40,434,348	\$41,037,324	\$23,550,053	\$23,363,688	56.93%
5	SAFECO NATIONAL INSURANCE COMPANY	3.91%	\$30,583,717	\$25,982,972	\$12,892,157	\$13,035,162	50.17%
6	AUTOMOBILE CLUB INTER-INS EXCHANGE	3.43%	\$26,873,151	\$25,863,352	\$16,395,518	\$16,613,485	64.24%
7	AMERICAN STANDARD INS CO OF WISCONSIN	3.37%	\$26,345,437	\$25,208,650	\$16,362,656	\$16,738,617	66.40%
8	ALLSTATE INSURANCE COMPANY	3.15%	\$24,667,901	\$25,534,997	\$13,009,092	\$12,704,050	49.75%
9	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.08%	\$16,259,170	\$15,825,448	\$11,968,264	\$12,064,482	76.23%
10	STATE FARM FIRE AND CASUALTY CO	2.04%	\$15,933,714	\$15,776,239	\$12,112,096	\$12,477,508	79.09%
11	ALLSTATE PROPERTY & CASUALTY INS CO	1.98%	\$15,483,735	\$14,888,137	\$11,016,660	\$11,332,379	76.12%
12	PROGRESSIVE CLASSIC INSURANCE COMPANY	1.67%	\$13,101,177	\$13,766,374	\$8,009,456	\$8,064,712	58.58%
13	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.43%	\$11,158,040	\$10,884,359	\$6,610,874	\$6,945,491	63.81%
14	PROGRESSIVE HALCYON INSURANCE COMPANY	1.33%	\$10,434,938	\$10,431,716	\$6,646,217	\$6,728,840	64.50%
15	PROGRESSIVE NORTHWESTERN INS CO	1.33%	\$10,417,856	\$8,393,221	\$5,230,716	\$5,330,646	63.51%
16	MID CENTURY INSURANCE COMPANY	1.12%	\$8,790,405	\$8,774,682	\$5,174,820	\$5,049,929	57.55%
17	GEICO GENERAL INS CO	1.07%	\$8,343,486	\$8,130,581	\$4,983,533	\$4,979,078	61.24%
18	LIBERTY MUTUAL FIRE INSURANCE CO	0.96%	\$7,545,501	\$7,323,749	\$4,210,253	\$4,174,217	57.00%
19	HARTFORD UNDERWRITERS INSURANCE CO	0.96%	\$7,493,744	\$7,726,872	\$4,746,206	\$4,632,622	59.95%
20	CAMERON MUTUAL INSURANCE COMPANY	0.83%	\$6,513,111	\$6,354,892	\$3,359,002	\$3,397,983	53.47%
21	USAA CASUALTY INSURANCE COMPANY	0.83%	\$6,477,856	\$6,346,471	\$3,877,100	\$4,097,462	64.56%
22	GOVERNMENT EMPLOYEES INSURANCE CO	0.66%	\$5,129,651	\$5,040,476	\$2,896,660	\$2,850,754	56.56%
23	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.65%	\$5,056,158	\$4,814,255	\$3,532,118	\$2,980,511	61.91%
24	AMCO INSURANCE COMPANY	0.58%	\$4,568,283	\$4,177,227	\$2,367,350	\$2,492,094	59.66%
25	CORNERSTONE NATIONAL INSURANCE COMPANY	0.58%	\$4,565,789	\$4,536,414	\$3,452,839	\$3,347,703	73.80%
26	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.55%	\$4,281,215	\$5,826,984	\$2,868,200	\$2,767,861	47.50%
27	PROGRESSIVE SPECIALTY INS CO	0.51%	\$3,986,919	\$4,442,333	\$2,599,991	\$2,635,452	59.33%
28	ALLSTATE INDEMNITY COMPANY	0.45%	\$3,544,475	\$3,922,281	\$2,279,877	\$2,366,686	60.34%
29	PROGRESSIVE CASUALTY INSURANCE CO	0.45%	\$3,483,742	\$3,394,078	\$1,842,490	\$1,870,619	55.11%
30	COLUMBIA MUTUAL INSURANCE CO	0.44%	\$3,417,386	\$3,395,759	\$1,842,831	\$1,482,362	43.65%
31	DEPOSITORS INSURANCE COMPANY	0.42%	\$3,251,531	\$2,996,799	\$1,908,447	\$1,836,207	61.27%
32	AUTO CLUB FAMILY INSURANCE COMPANY	0.41%	\$3,232,668	\$2,940,615	\$1,573,373	\$1,617,851	55.02%
33	ALLIED PROPERTY & CASUALTY INS CO	0.38%	\$2,979,105	\$2,800,674	\$1,621,226	\$1,637,172	58.46%
34	GLENS FALLS INSURANCE COMPANY THE	0.35%	\$2,737,081	\$2,937,713	\$1,514,718	\$1,531,472	52.13%
35	SHELTER GENERAL INS CO	0.32%	\$2,524,331	\$2,668,552	\$1,695,130	\$1,569,476	58.81%
36	GEICO INDEMNITY COMPANY	0.30%	\$2,370,877	\$2,259,052	\$1,139,366	\$1,087,620	48.14%
37	OMNI INSURANCE COMPANY	0.30%	\$2,343,284	\$2,252,033	\$1,248,164	\$1,218,953	54.13%
38	FIREMANS FUND INSURANCE COMPANY	0.29%	\$2,246,619	\$900,063	\$445,708	\$654,718	72.74%
39	OMAHA PROPERTY AND CASUALTY INS CO	0.29%	\$2,243,687	\$2,113,418	\$1,407,692	\$1,441,947	68.23%
40	AIU INSURANCE COMPANY	0.28%	\$2,168,195	\$2,053,086	\$1,164,950	\$1,154,608	56.24%
41	STATE AUTO PROPERTY & CASUALTY INS CO	0.28%	\$2,167,866	\$1,932,995	\$923,786	\$979,251	50.66%
42	DAIRYLAND INSURANCE COMPANY	0.27%	\$2,091,144	\$2,024,608	\$995,801	\$676,004	33.39%
43	CINCINNATI INS CO THE	0.27%	\$2,088,428	\$2,037,774	\$1,288,948	\$1,225,592	60.14%
44	METROPOLITAN GROUP PROP & CAS INS CO	0.26%	\$2,073,344	\$2,029,127	\$1,097,471	\$1,110,836	54.74%
45	GRINNELL MUTUAL REINSURANCE COMPANY	0.26%	\$2,071,293	\$2,056,413	\$815,856	\$821,796	39.96%
46	GATEWAY INSURANCE COMPANY	0.26%	\$2,010,020	\$2,259,543	\$1,429,153	\$2,163,081	95.73%
47	AUTO OWNERS INSURANCE CO MUTUAL	0.24%	\$1,888,942	\$1,764,233	\$1,168,063	\$1,183,366	67.08%
48	GENERAL CASUALTY CO OF WISCONSIN	0.24%	\$1,850,650	\$1,691,615	\$1,295,562	\$1,262,765	74.65%
49	PROPERTY & CASUALTY INS CO OF HARTFORD	0.24%	\$1,840,551	\$1,368,677	\$1,159,867	\$1,278,435	93.41%
50	TICO INSURANCE COMPANY	0.22%	\$1,714,190	\$1,882,469	\$1,272,893	\$1,272,758	67.61%
51	HARTFORD FIRE INSURANCE COMPANY	0.21%	\$1,650,914	\$1,657,105	\$910,378	\$885,606	53.44%
52	COUNTRY MUTUAL INSURANCE COMPANY	0.20%	\$1,575,558	\$1,517,212	\$1,050,522	\$1,035,247	68.23%
53	NATIONWIDE MUTUAL INSURANCE COMPANY	0.20%	\$1,572,644	\$1,498,717	\$825,349	\$859,311	57.34%
54	NATIONAL GENERAL ASSURANCE COMPANY	0.20%	\$1,570,984	\$1,546,701	\$995,805	\$1,028,379	66.49%
55	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.20%	\$1,566,054	\$1,596,265	\$947,240	\$940,827	58.94%
56	WINDSOR INSURANCE COMPANY	0.19%	\$1,465,605	\$1,838,272	\$254,702	\$266,636	14.50%
57	ARCH INSURANCE COMPANY	0.18%	\$1,393,291	\$1,846,541	\$941,997	\$943,190	51.08%
58	ECONOMY PREMIER ASSURANCE COMPANY	0.18%	\$1,393,241	\$1,250,536	\$528,673	\$556,012	44.46%
59	GEICO CASUALTY COMPANY	0.17%	\$1,359,784	\$1,394,331	\$772,942	\$742,083	53.22%
60	AMERICAN ECONOMY INSURANCE COMPANY	0.17%	\$1,358,157	\$1,395,222	\$975,601	\$1,015,262	72.77%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	TRAVELERS PROPERTY CASUALTY INSURANCE CO OF ILL	0.17%	\$1,350,862	\$1,034,923	\$579,843	\$575,437	55.60%
62	WESTERN AGRICULTURAL INSURANCE COMPANY	0.17%	\$1,331,550	\$1,022,970	\$809,568	\$948,682	92.74%
63	METROPOLITAN PROPERTY & CASUALTY INS CO	0.16%	\$1,223,465	\$1,199,608	\$739,923	\$883,807	73.67%
64	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.15%	\$1,192,970	\$1,121,970	\$775,944	\$812,482	72.42%
65	TRAVCO INSURANCE COMPANY	0.15%	\$1,164,771	\$1,211,862	\$677,696	\$651,557	53.76%
66	MILLERS CLASSIFIED INSURANCE COMPANY	0.14%	\$1,119,715	\$1,114,822	\$649,254	\$648,056	58.13%
67	GUIDEONE ELITE INSURANCE COMPANY	0.14%	\$1,113,841	\$1,119,108	\$685,254	\$675,010	60.32%
68	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CC	0.14%	\$1,110,596	\$1,083,361	\$650,569	\$665,943	61.47%
69	MILLERS MUTUAL INSURANCE ASSOCIATION	0.13%	\$1,030,854	\$1,030,902	\$689,738	\$594,422	57.66%
70	NATIONAL INSURANCE ASSOCIATION	0.13%	\$995,871	\$1,276,589	\$1,014,711	\$759,975	59.53%
71	AMERICAN STATES PREFERRED INS CO	0.12%	\$964,192	\$966,286	\$569,940	\$617,461	63.90%
72	AMERICAN INTERNATIONAL INS CO	0.12%	\$954,590	\$973,121	\$540,677	\$530,907	54.56%
73	COUNTRY PREFERRED INSURANCE COMPANY	0.12%	\$940,751	\$862,230	\$435,001	\$379,062	43.96%
74	TRUMBULL INSURANCE COMPANY	0.12%	\$937,485	\$995,748	\$631,483	\$623,919	62.86%
75	MENDOTA INSURANCE COMPANY	0.12%	\$927,155	\$1,106,456	\$852,030	\$875,459	79.12%
76	GUIDEONE MUTUAL INSURANCE COMPANY	0.12%	\$916,845	\$928,370	\$448,770	\$448,411	48.30%
77	PHOENIX INSURANCE COMPANY THE	0.12%	\$913,186	\$964,895	\$482,803	\$473,615	49.08%
78	SENTRY INSURANCE A MUTUAL COMPANY	0.12%	\$900,392	\$952,916	\$426,761	\$422,789	44.37%
79	SAGAMORE INSURANCE COMPANY	0.11%	\$897,806	\$685,940	\$387,919	\$431,178	62.86%
80	MIDWESTERN INDEMNITY COMPANY THE	0.11%	\$893,001	\$194,768	\$105,088	\$98,292	50.47%
81	WORKMENS AUTO INSURANCE COMPANY	0.11%	\$879,479	\$1,101,851	\$846,317	\$778,547	70.66%
82	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.11%	\$860,061	\$700,807	\$440,868	\$427,318	60.98%
83	STATE AUTO NATIONAL INSURANCE COMPANY	0.11%	\$835,463	\$679,209	\$489,047	\$557,416	82.07%
84	ATLANTIC MUTUAL INSURANCE COMPANY	0.10%	\$768,737	\$823,622	\$334,317	\$313,558	38.07%
85	WEST AMERICAN INSURANCE COMPANY	0.10%	\$753,952	\$736,007	\$480,344	\$433,555	58.91%
86	GREAT NORTHERN INSURANCE COMPANY	0.09%	\$735,955	\$699,937	\$371,710	\$377,737	53.97%
87	NATIONAL GENERAL INS CO	0.09%	\$693,415	\$689,988	\$431,696	\$389,044	56.38%
88	ILLINOIS NATIONAL INSURANCE COMPANY	0.09%	\$692,614	\$801,544	\$503,149	\$372,500	46.47%
89	USAA GENERAL INDEMNITY COMPANY	0.08%	\$647,147	\$647,049	\$254,031	\$321,802	49.73%
90	VIGILANT INSURANCE COMPANY	0.08%	\$640,849	\$651,046	\$386,487	\$404,402	62.12%
91	AUTOMOBILE INS CO OF HARTFORD CT	0.08%	\$638,703	\$660,873	\$416,767	\$420,187	63.58%
92	HAULERS INSURANCE COMPANY INC	0.08%	\$631,158	\$559,105	\$450,457	\$517,481	92.56%
93	MIC GENERAL INSURANCE CORPORATION	0.08%	\$613,703	\$573,931	\$467,157	\$458,732	79.93%
94	SECURA INSURANCE A MUTUAL COMPANY	0.08%	\$601,068	\$638,894	\$290,904	\$281,227	44.02%
95	AMICA MUTUAL INSURANCE COMPANY	0.08%	\$594,400	\$554,562	\$276,832	\$220,249	39.72%
96	AMERICAN STATES INSURANCE COMPANY	0.07%	\$580,103	\$622,308	\$297,141	\$307,759	49.45%
97	GRINNELL SELECT INSURANCE COMPANY	0.07%	\$577,438	\$557,729	\$200,895	\$207,055	37.12%
98	METROPOLITAN GENERAL INS CO	0.07%	\$564,519	\$604,311	\$336,161	\$331,636	54.88%
99	GUIDEONE AMERICA INSURANCE COMPANY	0.07%	\$555,197	\$541,788	\$400,628	\$394,445	72.80%
100	DEERBROOK INSURANCE COMPANY	0.07%	\$551,864	\$455,255	\$319,288	\$350,816	77.06%
101	AMERICAN NATIONAL GENERAL INS CO	0.07%	\$549,901	\$531,216	\$387,486	\$331,961	62.49%
102	AMEX ASSURANCE COMPANY	0.07%	\$545,229	\$511,694	\$428,675	\$484,023	94.59%
103	TEACHERS INSURANCE COMPANY	0.07%	\$539,900	\$538,978	\$313,120	\$337,300	62.58%
104	FEDERAL INSURANCE COMPANY	0.07%	\$538,007	\$505,814	\$207,760	\$210,083	41.53%
105	AMERICAN MOTORISTS INSURANCE CO	0.06%	\$484,881	\$532,312	\$252,187	\$266,678	50.10%
106	FIREMANS FUND INS CO OF MISSOURI	0.06%	\$478,146	\$1,903,231	\$1,516,919	\$2,058,894	108.18%
107	TRAVELERS PROPERTY CASUALTY INS CO	0.06%	\$469,512	\$381,350	\$168,403	\$90,214	23.66%
108	USAUTO INSURANCE COMPANY INC	0.06%	\$465,768	\$316,278	\$194,318	\$206,616	65.33%
109	SECURITY NATIONAL INSURANCE COMPANY	0.06%	\$463,651	\$492,098	\$332,404	\$332,472	67.56%
110	OWNERS INSURANCE COMPANY	0.06%	\$445,325	\$361,595	\$238,391	\$248,577	68.74%
111	HARTFORD ACCIDENT & INDEMNITY CO	0.06%	\$441,872	\$506,513	\$335,617	\$334,184	65.98%
112	GE CASUALTY INSURANCE COMPANY	0.05%	\$429,299	\$433,415	\$271,542	\$250,727	57.85%
113	INTEGON NATIONAL INSURANCE COMPANY	0.05%	\$416,356	\$552,601	\$266,345	\$303,575	54.94%
114	LIBERTY INSURANCE CORPORATION	0.05%	\$389,486	\$404,864	\$235,871	\$232,801	57.50%
115	NEW SOUTH INSURANCE COMPANY	0.05%	\$385,561	\$369,934	\$271,064	\$298,221	80.61%
116	PACIFIC INDEMNITY COMPANY	0.05%	\$376,607	\$380,065	\$227,085	\$214,937	56.55%
117	SECURA SUPREME INSURANCE COMPANY	0.05%	\$375,573	\$289,011	\$207,202	\$211,187	73.07%
118	YOUNG AMERICA INSURANCE COMPANY	0.04%	\$348,238	\$337,983	\$188,779	\$192,599	56.98%
119	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.04%	\$346,009	\$356,523	\$242,916	\$253,556	71.12%
120	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.04%	\$339,159	\$362,934	\$238,207	\$241,325	66.49%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	KANSAS CITY FIRE & MARINE INS CO	0.04%	\$323,589	\$139,176	\$73,090	\$74,590	53.59%
122	FOREMOST INSURANCE CO	0.04%	\$308,734	\$224,656	\$204,522	\$200,147	89.09%
123	ELECTRIC INSURANCE COMPANY	0.04%	\$308,469	\$287,948	\$237,086	\$255,036	88.57%
124	MERASTAR INSURANCE COMPANY	0.04%	\$305,875	\$351,472	\$277,417	\$231,941	65.99%
125	AMERICAN INTERNATIONAL SOUTH INS CO	0.04%	\$304,901	\$406,947	\$345,169	\$295,024	72.50%
126	MONTGOMERY WARD INSURANCE COMPANY	0.04%	\$302,680	\$220,493	\$222,582	\$224,700	101.91%
127	NORTHBROOK INDEMNITY CO	0.04%	\$298,499	\$191,678	\$183,091	\$206,248	107.60%
128	NATIONWIDE PROPERTY & CASUALTY INS CO	0.04%	\$274,970	\$237,543	\$131,339	\$138,349	58.24%
129	TRINITY UNIVERSAL INSURANCE COMPANY	0.03%	\$272,989	\$119,802	\$100,890	\$50,006	41.74%
130	EMCASCO INSURANCE COMPANY	0.03%	\$265,915	\$274,726	\$144,221	\$123,447	44.93%
131	UNITED FIRE AND CASUALTY COMPANY	0.03%	\$260,126	\$252,924	\$149,532	\$141,340	55.88%
132	AMERICAN FIRE & CASUALTY COMPANY	0.03%	\$258,469	\$252,306	\$164,109	\$153,032	60.65%
133	FEDERATED MUTUAL INSURANCE COMPANY	0.03%	\$255,460	\$250,710	\$123,835	\$109,620	43.72%
134	FARMERS ALLIANCE MUTUAL INS CO	0.03%	\$254,175	\$201,938	\$124,153	\$128,253	63.51%
135	LINCOLN GENERAL INSURANCE CO	0.03%	\$244,421	\$189,698	\$168,866	\$147,315	77.66%
136	INTEGON INDEMNITY CORP	0.03%	\$234,599	\$258,503	\$127,342	\$176,204	68.16%
137	PAFCO GENERAL INSURANCE COMPANY	0.03%	\$223,577	\$276,454	\$189,102	\$210,898	76.29%
138	INTEGON GENERAL INSURANCE CORPORATION	0.03%	\$211,775	\$229,798	\$173,310	\$153,359	66.74%
139	PHARMACISTS MUTUAL INSURANCE COMPANY	0.03%	\$202,162	\$218,746	\$242,506	\$226,450	103.52%
140	STANDARD FIRE INSURANCE COMPANY	0.03%	\$201,946	\$222,458	\$85,899	\$76,211	34.26%
141	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.02%	\$192,220	\$206,509	\$263,217	\$264,516	128.09%
142	TRAVELERS INDEMNITY CO OF AMERICA	0.02%	\$192,025	\$213,630	\$115,332	\$100,086	46.85%
143	METROPOLITAN CASUALTY INS CO	0.02%	\$189,305	\$190,880	\$94,197	\$98,323	51.51%
144	CAMERON NATIONAL INSURANCE COMPANY	0.02%	\$162,624	\$103,871	\$73,796	\$76,388	73.54%
145	GMAC INSURANCE COMPANY ONLINE INC	0.02%	\$161,466	\$104,551	\$101,695	\$0	0.00%
146	GE PROPERTY & CASUALTY INSURANCE COMPANY	0.02%	\$161,169	\$170,221	\$99,543	\$84,896	49.87%
147	COUNTRY CASUALTY INS CO	0.02%	\$160,952	\$144,877	\$89,938	\$80,914	55.85%
148	INTERSTATE INDEMNITY COMPANY	0.02%	\$141,786	\$141,786	\$242,270	-\$2,561,170	-1806.36%
149	ARGONAUT INSURANCE COMPANY	0.02%	\$138,086	\$125,523	\$75,030	\$50,268	40.05%
150	OHIO CASUALTY INSURANCE COMPANY	0.02%	\$126,509	\$126,498	\$96,691	\$91,107	72.02%
151	NAU COUNTRY INSURANCE COMPANY	0.02%	\$122,259	\$174,336	\$74,363	\$64,353	36.91%
152	HORACE MANN INSURANCE COMPANY	0.02%	\$120,164	\$123,607	\$55,836	\$38,879	31.45%
153	AMERICAN LIVE STOCK INSURANCE CO	0.01%	\$116,690	\$94,392	\$125,734	\$127,384	134.95%
154	ATLANTA CASUALTY COMPANY	0.01%	\$107,423	\$143,349	\$70,305	\$60,143	41.96%
155	NATIONAL ALLIANCE INSURANCE CO	0.01%	\$101,811	\$112,131	\$21,012	\$19,106	17.04%
156	HARTFORD CASUALTY INS CO	0.01%	\$99,768	\$105,293	\$52,884	\$57,412	54.53%
157	GENERAL INSURANCE CO OF AMERICA	0.01%	\$94,219	\$107,196	\$42,919	\$41,654	38.86%
158	MERIDIAN SECURITY INSURANCE COMPANY	0.01%	\$93,708	\$234,476	\$130,958	\$109,032	46.50%
159	VICTORIA FIRE & CASUALTY COMPANY	0.01%	\$84,950	\$68,591	\$52,032	\$58,496	85.28%
160	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$82,596	\$94,474	\$51,042	\$51,920	54.96%
161	NORTHERN INSURANCE CO OF NEW YORK	0.01%	\$79,208	\$127,323	\$102,563	\$80,230	63.01%
162	UNIVERSAL UNDERWRITERS INS CO	0.01%	\$75,203	\$104,616	\$197,976	\$194,800	186.20%
163	HORACE MANN PROPERTY & CASUALTY INS CO	0.01%	\$72,828	\$65,095	\$39,669	\$42,804	65.76%
164	WARNER INSURANCE COMPANY	0.01%	\$72,742	\$126,802	\$85,460	\$111,482	87.92%
165	MARKEL AMERICAN INSURANCE COMPANY	0.01%	\$69,759	\$60,536	\$94,646	\$85,010	140.43%
166	AMERICAN PREMIER INSURANCE COMPANY	0.01%	\$68,783	\$94,450	\$94,259	\$96,398	102.06%
167	WORLDWIDE INSURANCE COMPANY	0.01%	\$66,236	\$72,420	\$64,031	\$58,476	80.75%
168	GREAT AMERICAN INSURANCE COMPANY	0.01%	\$63,912	\$57,512	\$14,710	\$19,920	34.64%
169	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.01%	\$63,597	\$43,240	\$20,063	\$21,083	48.76%
170	FOUNDERS INSURANCE COMPANY	0.01%	\$62,315	\$130,048	\$103,351	\$88,891	68.35%
171	FIRST LIBERTY INSURANCE CORP THE	0.01%	\$56,542	\$56,226	\$27,539	\$27,382	48.70%
172	ATLANTA SPECIALTY INSURANCE COMPANY	0.01%	\$56,501	\$72,276	\$24,709	\$23,135	32.01%
173	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.01%	\$54,688	\$55,643	\$78,165	\$78,268	140.66%
174	REGENT INSURANCE COMPANY	0.01%	\$54,281	\$26,425	\$7,132	\$7,043	26.65%
175	FARM AND CITY INSURANCE COMPANY	0.01%	\$52,193	\$44,832	\$34,569	\$27,166	60.87%
176	AMERICAN SERVICE INSURANCE COMPANY	0.01%	\$51,401	\$185,091	\$188,278	\$113,280	61.20%
177	PRUDENTIAL GENERAL INS CO	0.01%	\$50,520	\$48,274	\$41,000	\$40,395	83.68%
178	TRADERS' INSURANCE COMPANY	0.01%	\$50,266	\$56,616	\$14,437	\$22,289	39.37%
179	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$46,560	\$45,120	\$10,906	\$17,303	38.35%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)**

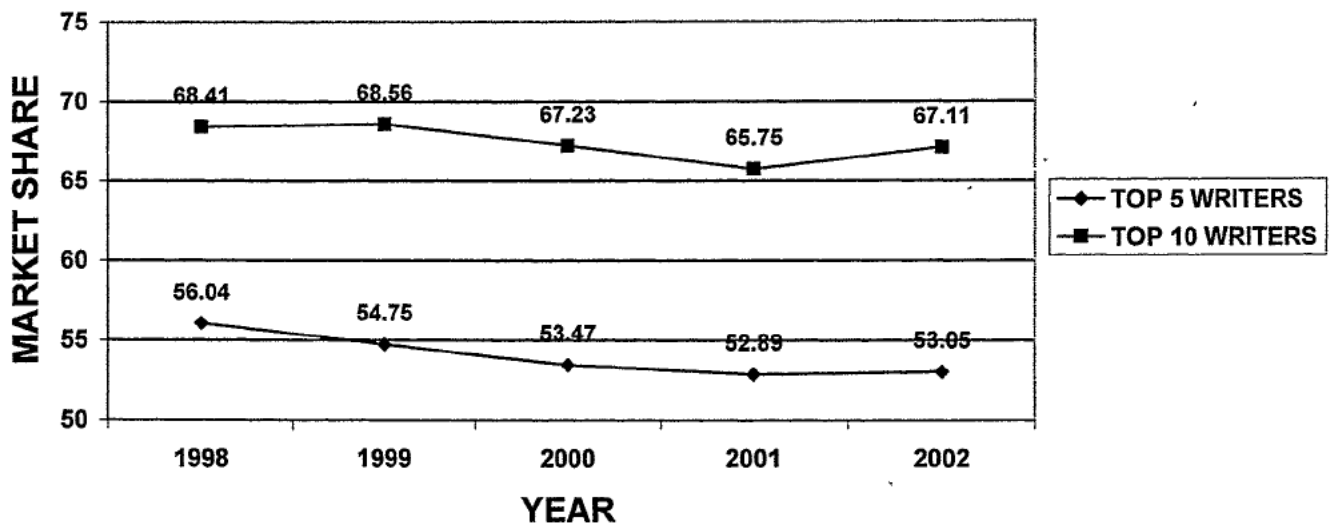
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
180	AMERICAN AND FOREIGN INSURANCE CO	0.01%	\$44,665	\$43,026	\$10,092	\$2,307	5.36%
181	LEADER INSURANCE COMPANY	0.01%	\$44,371	\$62,842	\$31,100	\$3,656	5.82%
182	NATIONAL INTERSTATE INSURANCE COMPANY	0.01%	\$43,712	\$42,873	\$0	\$0	0.00%
183	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.01%	\$39,218	\$36,690	\$37,349	\$37,353	101.81%
184	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$33,235	\$33,994	\$6,513	\$5,751	16.92%
185	HANOVER INSURANCE COMPANY THE	0.00%	\$30,011	\$25,400	\$6,426	\$6,431	25.32%
186	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$21,723	\$27,715	\$14,521	\$13,495	48.69%
187	SAFECO INSURANCE CO OF AMERICA	0.00%	\$20,271	\$3,671,432	\$2,050,158	\$1,600,426	43.59%
188	CENTENNIAL INSURANCE COMPANY	0.00%	\$20,137	\$22,954	\$11,088	\$11,212	48.85%
189	OLD REPUBLIC MINNEHOMA INSURANCE CO	0.00%	\$18,262	\$24,393	\$3,182	\$3,078	12.62%
190	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$17,280	\$14,559	\$3,608	\$3,608	24.78%
191	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$16,540	\$22,299	\$11,727	\$9,843	44.14%
192	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$15,038	\$14,713	\$10,612	\$10,612	72.13%
193	MASSACHUSETTS BAY INS CO	0.00%	\$14,355	\$11,738	\$2,632	\$3,158	26.90%
194	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$13,962	\$24,056	\$5,063	\$5,312	22.08%
195	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$12,215	\$9,609	\$2,814	\$4,008	41.71%
196	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$10,719	\$6,716	\$0	\$0	0.00%
197	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$10,700	\$9,036	\$47,167	\$49,369	546.36%
198	CONSUMERS INSURANCE USA INC	0.00%	\$10,022	\$2,830	\$3,264	\$3,264	115.34%
199	AMERICAN PROTECTION INSURANCE CO	0.00%	\$9,846	\$8,921	\$13,541	\$13,729	153.90%
200	AEGIS SECURITY INSURANCE COMPANY	0.00%	\$9,665	\$9,919	\$1,053	\$1,053	10.62%
201	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$8,521	\$6,814	-\$80	-\$1,522	-22.34%
202	GREAT AMERICAN CONTEMPORARY INSURANCE CO	0.00%	\$8,431	\$8,071	\$3,135	\$3,135	38.84%
203	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$5,292	\$6,228	\$0	\$205	3.29%
204	TWIN CITY FIRE INS CO	0.00%	\$5,041	\$6,458	\$14,107	\$16,448	254.69%
205	PRUDENTIAL COMMERCIAL INSURANCE COMPANY	0.00%	\$4,381	\$4,575	-\$13,527	-\$12,595	-275.30%
206	FOREMOST PROPERTY AND CASUALTY INS CO	0.00%	\$3,133	\$12,371	\$14,409	\$8,842	71.47%
207	ROYAL INDEMNITY COMPANY	0.00%	\$2,254	\$2,109	\$0	\$106	5.03%
208	SAFEGUARD INSURANCE COMPANY	0.00%	\$1,817	\$1,933	-\$1,477	-\$874	-45.21%
209	ASSURANCE COMPANY OF AMERICA	0.00%	\$1,772	\$2,312	\$902	\$2,188	94.64%
210	INFINITY INSURANCE COMPANY	0.00%	\$1,753	\$7,903	-\$10,691	-\$14,419	-182.45%
211	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$789	\$718	\$0	\$0	0.00%
212	ROYAL INSURANCE COMPANY OF AMERICA	0.00%	\$693	\$781	\$0	\$0	0.00%
213	ONEBEACON INSURANCE COMPANY	0.00%	\$536	\$516	\$13,212	\$9,151	1773.45%
214	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$535	\$361	-\$211	-\$227	-62.88%
215	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$522	\$928	\$96,088	\$109,463	11795.58%
216	VALIANT INS CO	0.00%	\$487	\$987	-\$3,273	-\$6,575	-666.16%
217	ALLIANCE INSURANCE COMPANY INC	0.00%	\$451	\$7,689	\$8,848	-\$3,594	-46.74%
218	MARYLAND CASUALTY COMPANY	0.00%	\$239	\$1,220	-\$557	-\$543	-44.51%
219	AMERICAN CASUALTY CO OF READING PA	0.00%	\$91	\$91	\$7	-\$144	-158.24%
220	SAFECO INSURANCE COMPANY OF ILLINOIS	0.00%	\$67	\$14,206	\$50,723	\$59,764	420.70%
221	FIDELITY AND CASUALTY CO OF NY	0.00%	\$39	\$1,622	-\$307	-\$454	-27.99%
222	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	\$27	\$35	\$6	\$14	40.00%
223	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$2	\$2	\$0	\$0	0.00%
224	ACE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$114	N/A
225	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$1,084	N/A
226	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$0	-\$5,294	-\$5,306	N/A
227	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	-\$3,676	\$5,141	N/A
228	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$0	-\$224	-\$224	N/A
229	CALIFORNIA CASUALTY INSURANCE CO	0.00%	\$0	\$0	-\$792	-\$969	N/A
230	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$2,104	\$15,186	N/A
231	CLARENDON NATIONAL INS CO	0.00%	\$0	\$0	\$0	-\$2,052	N/A
232	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	\$2	\$0	\$0	0.00%
233	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
234	CONTINENTAL WESTERN INSURANCE CO	0.00%	\$0	\$189	-\$6,335	-\$7,743	-4096.83%
235	ESURANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$596	\$32	N/A
236	FAIRMONT INSURANCE COMPANY	0.00%	\$0	\$0	\$10,525	\$10,525	N/A
237	FARMERS INSURANCE EXCHANGE	0.00%	\$0	\$0	\$0	\$0	N/A
238	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$662	-\$5,693	-\$30,137	-4552.42%

2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)

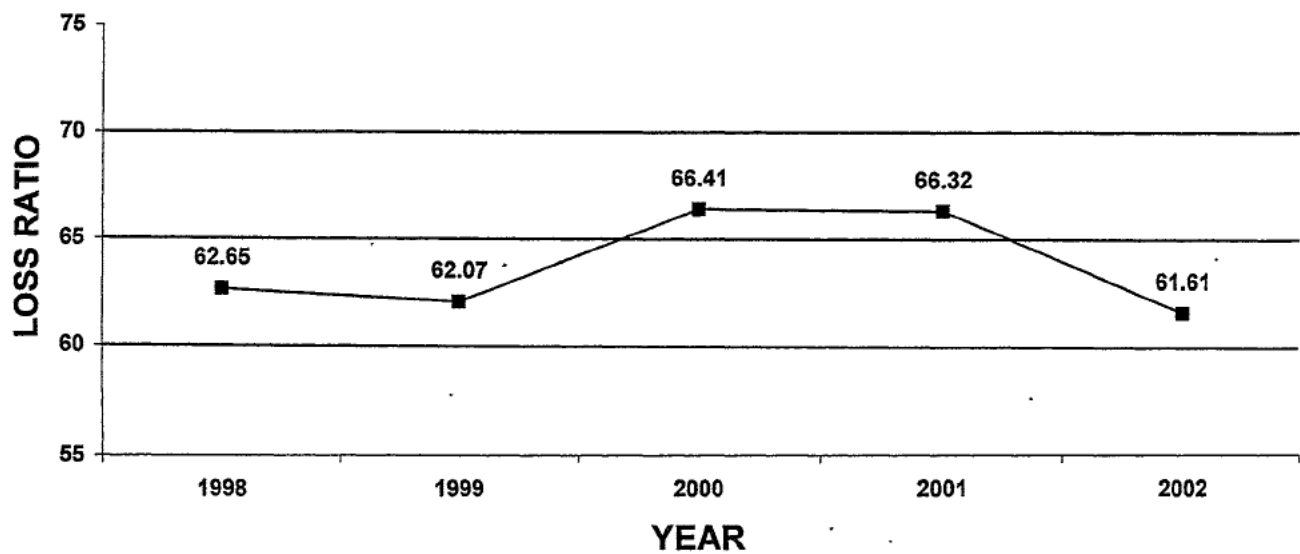
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
239	FIDELITY AND DEPOSIT CO MARYLAND	0.00%	\$0	\$0	-\$2	-\$1	N/A
240	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3,814	N/A
241	GRANITE STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
242	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$32,012	\$32,012	N/A
243	INSURANCE CO OF THE STATE OF PA	0.00%	\$0	\$84,098	\$0	-\$8,334	-9.91%
244	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	-\$177	\$87	N/A
245	NATIONWIDE ASSURANCE COMPANY	0.00%	\$0	\$0	-\$434	\$434	N/A
246	NATIONWIDE GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$60	N/A
247	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
248	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	-\$933	-\$934	N/A
249	NORTHLAND INSURANCE COMPANY	0.00%	\$0	\$244	-\$26	\$17	6.97%
250	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,183	-\$1,183	N/A
251	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	\$0	\$0	-\$873	-\$886	N/A
252	PROGRESSIVE HOME INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$633	N/A
253	REDLAND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$14,584	N/A
254	RESPONSE INSURANCE COMPANY	0.00%	\$0	-\$1,634	\$0	\$19	-1.16%
255	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$674	\$0	-\$3,017	-447.63%
256	STATE NATIONAL INSURANCE COMPANY INC	0.00%	\$0	\$229,054	\$0	-\$34,184	-14.92%
257	STONINGTON INSURANCE COMPANY	0.00%	\$0	\$0	-\$3,268	-\$6,763	N/A
258	TIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,910	\$3,090	N/A
259	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	-\$279	-\$787	N/A
260	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	\$0	\$0	-\$12,245	\$3,374	N/A
261	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	-\$4,014	-\$1,200	N/A
262	UNITED FIRE & INDEMNITY COMPANY	0.00%	\$0	\$0	-\$1,000	-\$1,000	N/A
263	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$0	-\$844	-\$39,512	N/A
264	CONTINENTAL INSURANCE COMPANY THE	0.00%	-\$1	\$214	-\$66,025	-\$88,182	-41206.54%
265	UNION INSURANCE CO	0.00%	-\$11	\$8,860	-\$4,255	-\$19,677	-222.09%
266	FARMERS AND MERCHANTS INSURANCE CO	0.00%	-\$17	-\$17	-\$74,834	-\$107,955	635029.41%
267	UNITED STATES FIDELITY & GUARANTY CO	0.00%	-\$18	\$144	-\$1,398	-\$10,491	-7285.42%
268	TIG INSURANCE COMPANY	0.00%	-\$31	-\$22	-\$36	-\$187	850.00%
269	UNITED SECURITY INSURANCE COMPANY	0.00%	-\$57	\$2,005	-\$3,933	-\$3,935	-196.26%
270	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.00%	-\$95	\$450	\$0	-\$418	-92.89%
271	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	-\$172	-\$87	-\$16,239	-\$16,213	18635.63%
272	ECONOMY FIRE & CASUALTY COMPANY	0.00%	-\$228	\$6,990	\$1,563	-\$556	-7.95%
273	TRAVELERS INDEMNITY COMPANY	0.00%	-\$229	-\$207	\$3,423	\$24,829	-11994.69%
274	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	-\$321	\$111,095	\$64,280	-\$168,741	-161.89%
275	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	-\$601	\$3,147	-\$5,735	-\$8,845	-281.06%
276	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	-\$1,259	\$146,104	\$101,888	\$59,261	40.56%
277	STATE AUTOMOBILE MUTUAL INS CO	0.00%	-\$1,280	\$3,275	\$16,214	-\$8,763	-267.57%
278	GENERAL CASUALTY CO OF ILLINOIS	0.00%	-\$1,399	\$100,739	\$90,609	\$875	0.87%
279	AMERICAN BANKERS INS CO OF FLORIDA	0.00%	-\$5,514	-\$5,235	-\$9,365	\$1,243	-23.74%
280	FIRST NATIONAL INS CO OF AMERICA	0.00%	-\$12,734	\$419,448	\$298,928	\$248,474	59.24%
TOTAL		100.00%	\$782,499,050	\$774,073,704	\$474,880,795	\$476,914,243	61.61%

MISSOURI PRIVATE PASSENGER AUTO INSURANCE
(Auto Collision)

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	9.88%	\$5,847,431	\$5,936,561	\$3,696,034	\$3,775,793	63.60%
2	UNIVERSAL UNDERWRITERS INS CO	5.07%	\$2,999,793	\$2,756,119	\$690,925	\$717,069	26.02%
3	MOTORS INSURANCE CORPORATION	5.05%	\$2,988,431	\$3,721,254	\$1,208,413	\$1,246,926	33.51%
4	VANLINER INSURANCE COMPANY	3.89%	\$2,299,755	\$2,549,164	\$493,898	\$524,169	20.56%
5	SENTRY SELECT INSURANCE COMPANY	3.56%	\$2,108,064	\$1,546,152	\$383,404	\$505,161	32.67%
6	EMPIRE FIRE AND MARINE INSURANCE CO	3.25%	\$1,924,950	\$1,734,547	\$661,528	\$723,335	41.70%
7	AUTO OWNERS INSURANCE CO MUTUAL	2.85%	\$1,689,636	\$1,510,366	\$567,337	\$603,191	39.94%
8	AMERICAN FAMILY MUTUAL INS CO	2.17%	\$1,283,983	\$1,190,790	\$542,735	\$539,545	45.31%
9	FEDERATED MUTUAL INSURANCE COMPANY	2.12%	\$1,257,003	\$1,255,944	\$377,259	\$412,952	32.88%
10	INTERSTATE INDEMNITY COMPANY	1.99%	\$1,177,645	\$686,148	\$249,010	\$479,698	69.91%
11	CINCINNATI INS CO THE	1.88%	\$1,111,254	\$986,036	\$536,882	\$485,683	49.26%
12	AMERICAN STATES INSURANCE COMPANY	1.72%	\$1,018,428	\$1,095,018	\$426,363	\$504,654	46.09%
13	CUMIS INSURANCE SOCIETY INC	1.59%	\$941,974	\$780,646	\$603,062	\$651,475	83.45%
14	GREAT WEST CASUALTY COMPANY	1.46%	\$866,366	\$1,037,954	\$355,712	\$343,257	33.07%
15	CONTINENTAL WESTERN INSURANCE CO	1.40%	\$826,268	\$792,525	\$411,627	\$369,267	46.59%
16	NATIONWIDE MUTUAL INSURANCE COMPANY	1.37%	\$812,110	\$766,803	\$377,782	\$349,750	45.61%
17	STATE NATIONAL INSURANCE COMPANY INC	1.37%	\$811,497	\$472,310	\$219,727	\$248,209	52.55%
18	ST PAUL FIRE & MARINE INSURANCE CO	1.36%	\$807,036	\$712,497	\$346,340	\$356,259	50.00%
19	DAIMLERCHRYSLER INSURANCE COMPANY	1.30%	\$770,193	\$868,705	\$387,343	\$383,281	44.12%
20	GENERAL CASUALTY CO OF WISCONSIN	1.28%	\$755,355	\$712,512	\$190,916	\$162,998	22.88%
21	UNITED FIRE AND CASUALTY COMPANY	1.24%	\$736,656	\$737,351	\$429,698	\$424,881	57.62%
22	PROGRESSIVE NORTHWESTERN INS CO	1.24%	\$734,865	\$693,294	\$259,162	\$267,839	38.63%
23	LINCOLN GENERAL INSURANCE CO	1.08%	\$636,723	\$579,980	\$360,097	\$376,981	65.00%
24	CANAL INSURANCE COMPANY	1.04%	\$615,229	\$492,873	\$127,181	\$16,181	3.28%
25	ZURICH AMERICAN INSURANCE COMPANY	1.00%	\$593,873	\$434,873	\$28,148	\$35,901	8.26%
26	TRAVELERS INDEMNITY CO OF ILLINOIS	0.99%	\$587,769	\$582,285	\$118,047	\$193,737	33.27%
27	NORTHLAND INSURANCE COMPANY	0.97%	\$571,491	\$598,930	\$401,871	\$406,124	67.81%
28	BITUMINOUS CASUALTY CORPORATION	0.91%	\$535,955	\$518,849	\$314,017	\$300,323	57.88%
29	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.88%	\$521,872	\$497,186	\$287,203	\$279,753	56.27%
30	FIREMANS FUND INSURANCE COMPANY	0.88%	\$520,873	\$492,100	\$56,716	\$338,515	68.79%
31	OWNERS INSURANCE COMPANY	0.81%	\$478,246	\$368,396	\$121,981	\$140,231	38.07%
32	EMPLOYERS MUTUAL CASUALTY COMPANY	0.77%	\$457,983	\$451,615	\$158,770	\$164,491	36.42%
33	GREAT AMERICAN ASSURANCE COMPANY	0.76%	\$461,076	\$378,429	\$210,444	\$180,421	47.68%
34	NATIONAL INDEMNITY COMPANY	0.75%	\$445,442	\$376,178	\$81,005	\$90,824	24.14%
35	COLUMBIA MUTUAL INSURANCE CO	0.75%	\$441,897	\$388,482	\$206,118	\$183,125	47.14%
36	HARCO NATIONAL INSURANCE COMPANY	0.71%	\$420,752	\$378,377	\$234,405	\$246,673	65.19%
37	GRINNELL MUTUAL REINSURANCE COMPANY	0.70%	\$412,169	\$371,176	\$194,742	\$202,226	54.48%
38	MIC PROPERTY AND CASUALTY INS CORP	0.69%	\$411,015	\$328,530	\$97,311	\$136,112	41.43%
39	SHELTER GENERAL INS CO	0.66%	\$393,380	\$426,148	\$87,854	\$82,283	19.31%
40	STRATFORD INSURANCE COMPANY	0.62%	\$368,667	\$410,307	\$165,680	\$192,049	46.81%
41	LIBERTY MUTUAL FIRE INSURANCE CO	0.62%	\$368,162	\$383,849	\$30,784	\$30,784	8.02%
42	FAIRMONT INSURANCE COMPANY	0.60%	\$354,457	\$206,958	\$15,143	\$25,893	12.51%
43	AMERISURE MUTUAL INSURANCE COMPANY	0.60%	\$352,611	\$308,196	\$97,623	\$108,635	35.25%
44	CLARENDON NATIONAL INS CO	0.58%	\$344,167	\$367,745	\$218,202	\$204,064	55.49%
45	ALLSTATE INSURANCE COMPANY	0.55%	\$322,692	\$343,244	\$185,366	\$175,086	51.01%
46	RLI INSURANCE COMPANY	0.54%	\$321,489	\$232,645	\$19,959	\$71,662	30.80%
47	AMERICAN ECONOMY INSURANCE COMPANY	0.53%	\$314,217	\$296,386	\$96,291	\$60,659	20.47%
48	CONTINENTAL CASUALTY COMPANY	0.52%	\$310,255	\$316,154	\$63,697	\$68,437	21.65%
49	CAMERON MUTUAL INSURANCE COMPANY	0.52%	\$306,115	\$297,988	\$160,922	\$155,563	52.20%
50	STATE AUTO PROPERTY & CASUALTY INS CO	0.52%	\$305,861	\$285,487	\$171,784	\$171,647	60.12%
51	FARMERS INSURANCE EXCHANGE	0.51%	\$303,150	\$533,496	\$319,539	\$319,068	59.81%
52	MARYLAND CASUALTY COMPANY	0.50%	\$296,768	\$198,692	\$24,660	\$31,799	16.00%
53	OCCIDENTAL FIRE & CAS CO OF NC	0.50%	\$296,701	\$315,895	\$27,298	\$32,845	10.40%
54	LANCER INSURANCE COMPANY	0.45%	\$266,579	\$246,371	\$90,868	\$96,099	39.01%
55	NATIONAL LIABILITY & FIRE INS CO	0.44%	\$263,320	\$224,042	\$29,486	\$40,071	17.89%
56	OAK RIVER INSURANCE COMPANY	0.43%	\$255,120	\$243,139	\$73,039	\$98,557	40.54%
57	FEDERATED SERVICE INSURANCE COMPANY	0.43%	\$252,787	\$247,158	\$49,993	\$5,847	-2.37%
58	SIRIUS AMERICA INSURANCE COMPANY	0.42%	\$246,376	\$184,270	\$65,269	\$70,452	38.23%
59	TRUCK INSURANCE EXCHANGE	0.41%	\$244,732	\$464,200	\$174,425	\$186,117	40.09%
60	TIG INSURANCE COMPANY	0.41%	\$240,882	\$410,690	\$359,619	\$128,320	30.76%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	SHELTER MUTUAL INSURANCE CO	0.39%	\$229,718	\$226,165	\$133,844	\$133,749	59.14%
62	AMERICAN ALTERNATIVE INS CORP	0.38%	\$227,656	\$215,149	\$400,100	\$445,431	207.03%
63	OHIO CASUALTY INSURANCE COMPANY	0.37%	\$220,522	\$165,729	\$79,349	\$65,415	39.47%
64	WEST AMERICAN INSURANCE COMPANY	0.37%	\$219,787	\$256,341	\$152,756	\$152,867	59.63%
65	ALLSTATE INDEMNITY COMPANY	0.37%	\$219,657	\$216,009	\$125,789	\$133,636	61.87%
66	STATE FARM FIRE AND CASUALTY CO	0.37%	\$217,679	\$206,796	\$163,081	\$164,017	79.31%
67	FEDERAL INSURANCE COMPANY	0.37%	\$217,152	\$187,213	\$40,570	\$35,806	19.13%
68	GULF INSURANCE COMPANY	0.34%	\$203,179	\$346,528	\$116,121	\$1,045,762	301.78%
69	FARMLAND MUTUAL INSURANCE COMPANY	0.33%	\$193,147	\$206,752	\$114,797	\$107,151	51.83%
70	LEADER INSURANCE COMPANY	0.33%	\$192,736	\$181,479	\$21,074	-\$9,715	-5.35%
71	AMERICAN MANUFACTURERS MUTUAL INS CO	0.32%	\$190,642	\$171,961	\$4,821	\$6,321	3.68%
72	REGENT INSURANCE COMPANY	0.32%	\$190,467	\$213,058	\$92,310	\$82,244	38.60%
73	HUDSON INSURANCE COMPANY	0.32%	\$186,664	\$132,258	\$0	\$9,557	7.23%
74	HAULERS INSURANCE COMPANY INC	0.31%	\$182,844	\$140,645	\$43,723	\$45,128	32.09%
75	NATIONAL CASUALTY COMPANY	0.30%	\$180,366	\$185,200	\$105,918	\$111,568	60.24%
76	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.29%	\$172,241	\$160,146	\$39,564	\$61,081	38.14%
77	ASSURANCE COMPANY OF AMERICA	0.29%	\$170,253	\$196,731	\$85,103	\$87,720	44.59%
78	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.29%	\$169,725	\$154,266	\$59,333	\$59,888	38.82%
79	ST PAUL MERCURY INSURANCE COMPANY	0.29%	\$169,292	\$200,070	\$50,734	\$49,634	24.81%
80	AMERICAN CASUALTY CO OF READING PA	0.28%	\$168,217	\$137,210	\$29,801	\$25,781	18.79%
81	NATIONAL SURETY CORPORATION	0.28%	\$166,738	\$160,030	\$1,957	\$57,230	35.76%
82	CHURCH MUTUAL INSURANCE COMPANY	0.28%	\$165,327	\$157,510	\$64,463	\$63,262	40.16%
83	ASSOCIATES INSURANCE COMPANY	0.28%	\$164,470	\$321,356	\$216,049	\$161,605	50.29%
84	ONEBEACON INSURANCE COMPANY	0.27%	\$159,013	\$180,476	\$58,199	\$51,652	28.62%
85	STATEWIDE INSURANCE COMPANY	0.27%	\$157,989	\$158,539	\$89,530	\$103,410	65.23%
86	NORTHFIELD INSURANCE COMPANY	0.26%	\$151,981	\$142,836	\$20,214	\$43,570	30.50%
87	ARGONAUT GREAT CENTRAL INSURANCE CO	0.25%	\$150,723	\$114,546	\$87,598	\$96,062	83.86%
88	TRAVELERS INDEMNITY COMPANY	0.25%	\$150,387	\$159,871	\$12,339	\$5,339	3.34%
89	HARTFORD FIRE INSURANCE COMPANY	0.24%	\$143,950	\$143,592	\$82,586	\$19,224	13.39%
90	UNITED STATES FIDELITY & GUARANTY CO	0.24%	\$141,693	\$136,486	\$52,902	\$57,990	42.49%
91	GENERAL FIRE & CASUALTY COMPANY	0.24%	\$139,143	\$106,944	\$40,565	\$55,989	52.35%
92	GREAT NORTHERN INSURANCE COMPANY	0.23%	\$138,766	\$115,067	\$15,145	\$19,024	16.53%
93	LUMBERMENS MUTUAL CASUALTY CO	0.23%	\$136,524	\$132,999	\$43,960	\$43,505	32.71%
94	SECURA INSURANCE A MUTUAL COMPANY	0.23%	\$134,904	\$114,485	\$56,333	\$55,030	48.07%
95	TRI STATE INSURANCE CO OF MINNESOTA	0.22%	\$132,368	\$142,177	\$47,784	\$44,084	31.01%
96	TRANSPORTATION INSURANCE COMPANY	0.22%	\$130,313	\$122,276	\$52,506	\$49,746	40.68%
97	ATHENA ASSURANCE COMPANY	0.21%	\$123,776	\$120,593	\$9,537	-\$9,953	-8.25%
98	ONEBEACON AMERICA INSURANCE COMPANY	0.20%	\$119,252	\$144,351	\$79,523	\$77,422	53.63%
99	MID CENTURY INSURANCE COMPANY	0.19%	\$115,109	\$242,720	\$93,086	\$97,899	40.33%
100	LIBERTY MUTUAL INSURANCE COMPANY	0.19%	\$113,340	\$114,238	\$18,192	\$18,192	15.92%
101	SENTRY INSURANCE A MUTUAL COMPANY	0.18%	\$104,488	\$104,084	\$30,119	\$69,543	66.81%
102	BROTHERHOOD MUTUAL INSURANCE CO	0.17%	\$102,851	\$96,733	\$70,145	\$76,342	78.92%
103	COMBINED SPECIALTY INSURANCE COMPANY	0.17%	\$102,687	\$46,550	\$7,606	\$8,297	17.82%
104	GUIDEONE MUTUAL INSURANCE COMPANY	0.17%	\$102,563	\$101,425	\$49,303	\$44,227	43.61%
105	ROYAL INSURANCE COMPANY OF AMERICA	0.17%	\$101,790	\$99,203	\$59,314	\$11,482	11.57%
106	ATLANTIC MUTUAL INSURANCE COMPANY	0.17%	\$101,242	\$118,606	\$55,143	\$51,788	43.66%
107	PROGRESSIVE CASUALTY INSURANCE CO	0.16%	\$95,019	\$93,177	\$43,291	\$70,804	75.99%
108	TRANSCONTINENTAL INSURANCE COMPANY	0.15%	\$90,622	\$111,004	\$47,773	\$47,533	42.82%
109	CHARTER OAK FIRE INSURANCE CO THE	0.15%	\$90,275	\$104,770	\$26,532	\$28,290	27.00%
110	NATIONAL INTERSTATE INSURANCE COMPANY	0.15%	\$86,865	\$78,969	\$0	\$0	0.00%
111	AMERISURE INSURANCE COMPANY	0.15%	\$86,444	\$94,826	\$44,777	-\$51,983	-54.82%
112	TWIN CITY FIRE INS CO	0.14%	\$82,133	\$116,537	\$51,675	\$58,669	50.34%
113	AMERICAN EMPLOYERS INSURANCE CO	0.13%	\$74,597	\$113,952	\$59,079	\$63,058	55.34%
114	ROYAL INDEMNITY COMPANY	0.12%	\$73,574	\$67,669	\$19,102	-\$10,391	-15.36%
115	FIRST FINANCIAL INSURANCE COMPANY	0.12%	\$71,444	\$22,233	\$3,115	\$5,841	26.27%
116	ACCEPTANCE CASUALTY INSURANCE CO	0.12%	\$69,574	\$38,060	\$0	\$0	0.00%
117	ST PAUL GUARDIAN INSURANCE COMPANY	0.11%	\$67,695	\$84,749	\$26,810	\$23,210	27.39%
118	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.11%	\$67,129	\$55,036	\$10,776	\$10,256	18.64%
119	NATIONWIDE AGRIBUSINESS INS CO	0.11%	\$64,876	\$50,361	\$16,702	\$14,240	28.28%

2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	AMCO INSURANCE COMPANY	0.11%	\$62,921	\$73,497	\$95,407	\$79,039	107.54%
121	PACIFIC EMPLOYERS INSURANCE COMPANY	0.10%	\$62,146	\$54,449	\$4,380	\$34,012	62.47%
122	ARCH INSURANCE COMPANY	0.10%	\$61,072	\$59,838	\$32,653	\$32,653	54.57%
123	WINDSOR INSURANCE COMPANY	0.10%	\$80,635	\$50,185	\$7,644	-\$4,087	-8.14%
124	AMERICAN GUARANTEE & LIABILITY INS CO	0.10%	\$59,412	\$62,214	\$8,690	-\$1,456	-2.34%
125	RANGER INSURANCE COMPANY	0.10%	\$57,739	\$46,087	\$1,579	\$1,750	3.80%
126	SAGAMORE INSURANCE COMPANY	0.09%	\$54,007	\$80,449	\$6,226	\$7,880	9.80%
127	SECURITY NATIONAL INSURANCE COMPANY	0.09%	\$50,972	\$64,003	\$28,729	\$26,703	41.72%
128	SECURITY INSURANCE COMPANY OF HARTFORD	0.09%	\$50,914	\$39,105	\$8,407	\$15,023	38.42%
129	AMERICAN MOTORISTS INSURANCE CO	0.09%	\$50,597	\$43,957	\$44,010	\$46,362	105.47%
130	FARMERS ALLIANCE MUTUAL INS CO	0.08%	\$49,523	\$50,399	\$23,292	\$27,496	54.56%
131	HARTFORD CASUALTY INS CO	0.08%	\$49,044	\$54,694	\$38,186	\$33,481	61.22%
132	NATIONAL FARMERS UNION PRO & CAS CO	0.08%	\$48,558	\$48,689	\$3,612	\$17,196	35.32%
133	CAROLINA CASUALTY INSURANCE COMPANY	0.08%	\$47,770	\$83,074	\$21,307	\$21,229	25.55%
134	STATE AUTOMOBILE MUTUAL INS CO	0.08%	\$47,428	\$44,420	\$26,343	\$23,990	54.01%
135	HOMELAND CENTRAL INSURANCE COMPANY	0.08%	\$47,423	\$85,049	\$48,081	\$37,239	43.79%
136	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.08%	\$45,071	\$42,753	\$72,890	\$78,786	184.28%
137	HARTFORD UNDERWRITERS INSURANCE CO	0.07%	\$42,746	\$17,927	\$35,345	\$36,956	206.15%
138	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.07%	\$42,719	\$21,872	\$19,919	\$24,780	113.30%
139	SAVERS PROPERTY & CASUALTY INS CO	0.07%	\$41,378	\$41,736	\$839	\$6,407	15.35%
140	ULICO CASUALTY COMPANY	0.07%	\$40,864	\$31,422	\$13,335	\$12,931	41.15%
141	CONSUMERS INSURANCE USA INC	0.07%	\$39,325	\$17,068	\$0	\$0	0.00%
142	UNITED FINANCIAL CASUALTY COMPANY	0.06%	\$38,190	\$35,803	\$938	-\$779	-2.18%
143	FIDELITY AND DEPOSIT CO MARYLAND	0.06%	\$37,673	\$38,294	\$22,892	\$22,666	59.19%
144	CENTENNIAL INSURANCE COMPANY	0.06%	\$35,980	\$33,521	\$4,420	\$3,305	9.86%
145	HANOVER INSURANCE COMPANY THE	0.05%	\$32,141	\$29,196	\$15,700	\$10,714	36.70%
146	PEERLESS INSURANCE COMPANY	0.05%	\$30,572	\$5,424	\$5,415	\$4,647	85.67%
147	DISCOVER PROPERTY AND CASUALTY INS CO	0.05%	\$30,067	\$26,395	\$0	\$1,487	5.63%
148	NORTHERN INSURANCE CO OF NEW YORK	0.05%	\$29,460	\$45,474	\$24,792	\$19,619	43.14%
149	ACE AMERICAN INSURANCE COMPANY	0.05%	\$27,604	\$30,426	\$22,082	\$38,968	128.07%
150	HAWKEYE SECURITY INSURANCE COMPANY	0.05%	\$27,598	\$3,496	\$0	-\$266	-7.61%
151	INSURANCE CORPORATION OF HANNOVER	0.05%	\$27,486	\$22,942	\$9,665	\$9,614	41.91%
152	TIG INDEMNITY COMPANY	0.04%	\$25,887	\$27,808	\$3,586	\$2,956	10.63%
153	NORTHERN ASSURANCE CO OF AMERICA	0.04%	\$25,312	\$22,330	\$205	\$441	1.97%
154	AMERICAN ZURICH INSURANCE COMPANY	0.04%	\$25,000	\$16,537	\$12,852	\$12,267	74.18%
155	INTEGON NATIONAL INSURANCE COMPANY	0.04%	\$24,984	\$24,866	\$24,859	\$0	0.00%
156	WAUSAU UNDERWRITERS INS CO	0.04%	\$24,327	\$24,439	\$15,301	\$14,847	60.75%
157	SPECIALTY NATIONAL INSURANCE COMPANY	0.04%	\$24,230	\$23,297	\$4,863	\$4,877	20.93%
158	FIDELITY AND GUARANTY INSURANCE COMPANY	0.04%	\$23,876	\$162,866	\$76,632	\$66,274	40.69%
159	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.04%	\$23,076	\$29,540	\$52,078	\$40,879	138.39%
160	REPUBLIC WESTERN INS CO	0.04%	\$22,616	\$56,797	\$65,653	\$77,684	136.77%
161	MID-CONTINENT CASUALTY COMPANY	0.04%	\$22,489	\$20,634	\$4,571	\$2,000	9.69%
162	MIDWESTERN INDEMNITY COMPANY THE	0.04%	\$22,374	\$2,640	\$50	-\$198	-7.50%
163	MASSACHUSETTS BAY INS CO	0.04%	\$21,354	\$28,180	\$27,264	\$28,672	101.75%
164	T H E INSURANCE COMPANY	0.03%	\$20,666	\$20,471	\$0	\$0	0.00%
165	FIDELITY & GUARANTY INS UNDERWRITERS	0.03%	\$20,316	\$20,648	\$2,071	\$568	2.75%
166	WESTPORT INSURANCE CORPORATION	0.03%	\$19,996	\$96,343	\$33,252	-\$5,527	-5.74%
167	AMERICAN INSURANCE COMPANY THE	0.03%	\$17,300	\$20,161	\$3,974	\$1,811	8.98%
168	PHARMACISTS MUTUAL INSURANCE COMPANY	0.03%	\$16,885	\$3,010	\$760	\$760	25.25%
169	WAUSAU BUSINESS INSURANCE COMPANY	0.03%	\$15,743	\$15,288	\$14,503	\$12,985	84.94%
170	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.03%	\$15,674	\$14,527	\$9,606	-\$91,197	-627.78%
171	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.03%	\$15,645	\$15,233	\$16,185	\$16,701	109.64%
172	EMPLOYERS FIRE INSURANCE COMPANY	0.03%	\$15,390	\$16,390	\$2,514	\$2,080	12.69%
173	GREAT AMERICAN INSURANCE COMPANY	0.03%	\$15,047	-\$32,037	\$1,064	\$17	-0.05%
174	TRINITY UNIVERSAL INSURANCE COMPANY	0.02%	\$14,524	\$10,852	\$1,229	-\$163	-1.50%
175	COLONIAL AMERICAN CASUALTY AND SURETY C	0.02%	\$13,619	\$12,754	\$1,321	\$1,481	11.61%
176	PHILADELPHIA INDEMNITY INSURANCE CO	0.02%	\$13,563	\$8,865	\$9,721	\$84,162	949.37%
177	HARLEYSVILLE INSURANCE COMPANY	0.02%	\$13,331	\$13,449	\$4,048	\$4,048	30.10%
178	GATEWAY INSURANCE COMPANY	0.02%	\$12,863	\$11,104	\$0	-\$2,849	-25.66%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)**

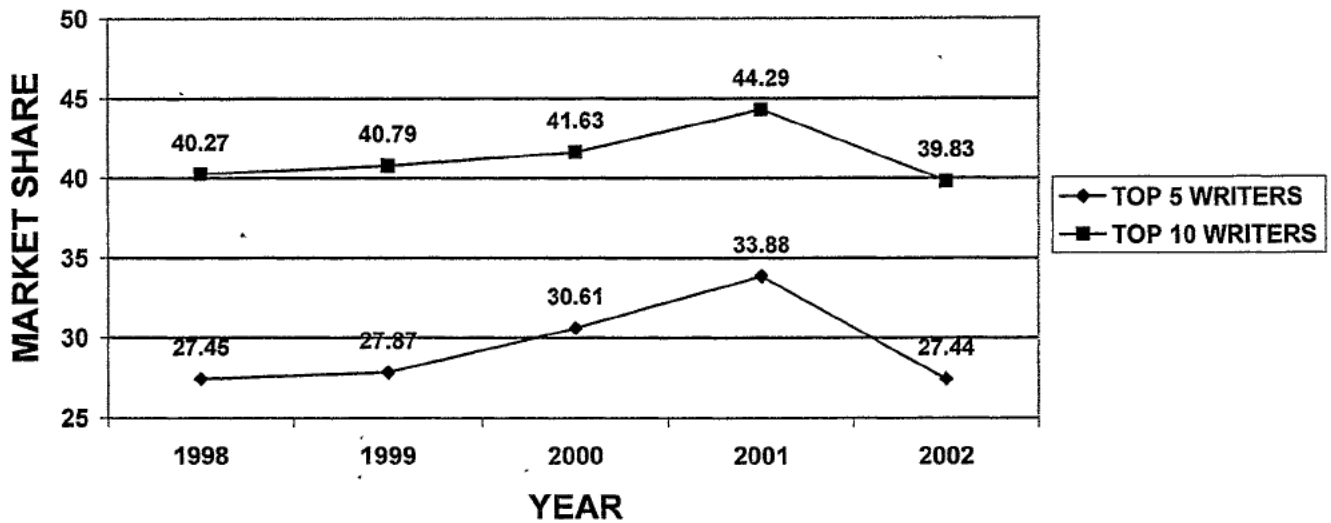
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.02%	\$12,788	\$14,782	\$10,177	\$9,512	64.35%
180	AMERICAN STANDARD INS CO OF WISCONSIN	0.02%	\$11,744	\$11,742	\$14,905	\$18,007	153.36%
181	COOPERATIVE MUTUAL INSURANCE COMPANY	0.02%	\$11,535	\$7,769	\$0	\$0	0.00%
182	VALLEY FORGE INSURANCE COMPANY	0.02%	\$11,508	\$19,632	\$28,691	\$27,191	138.50%
183	GENERAL INSURANCE CO OF AMERICA	0.02%	\$11,443	\$18,446	\$5,347	\$4,574	24.80%
184	ZURICH AMERICAN INS CO OF ILLINOIS	0.02%	\$10,994	\$14,377	\$2,114	\$1,670	11.62%
185	NATIONAL FARMERS UNION STANDARD INS CO	0.02%	\$10,601	\$7,452	\$9,634	\$9,649	129.48%
186	OLD REPUBLIC INSURANCE COMPANY	0.02%	\$10,409	\$8,722	\$4,056	\$10,645	122.05%
187	SELECTIVE INSURANCE CO OF S CAROLINA	0.02%	\$9,922	\$10,085	\$4,596	\$5,485	54.39%
188	TRANSGUARD INS CO OF AMERICA INC	0.02%	\$9,687	\$9,464	\$0	\$9,406	99.39%
189	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	0.02%	\$9,059	\$2,359	\$0	\$0	0.00%
190	AMERICAN AND FOREIGN INSURANCE CO	0.01%	\$8,327	\$9,098	\$3,667	\$8,436	92.72%
191	BITUMINOUS FIRE AND MARINE INS CO	0.01%	\$7,821	\$11,640	-\$180	-\$182	-1.56%
192	NATIONAL AMERICAN INSURANCE COMPANY	0.01%	\$7,733	\$11,113	\$0	\$0	0.00%
193	UNITED FIRE & INDEMNITY COMPANY	0.01%	\$7,349	\$1,142	\$3,634	\$3,634	318.21%
194	SCOTTSDALE INDEMNITY COMPANY	0.01%	\$7,296	\$17,559	\$4,439	\$6,833	38.91%
195	UTICA MUTUAL INSURANCE COMPANY	0.01%	\$6,153	\$6,940	\$21,496	\$21,499	309.78%
196	SUMITOMO MARINE & FIRE INS CO OF AMERIC	0.01%	\$6,130	\$7,616	\$4,505	\$1,994	26.18%
197	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.01%	\$5,384	\$4,009	\$3,316	\$2,910	72.59%
198	FIREMANS FUND INS CO OF WISCONSIN	0.01%	\$5,289	\$5,289	\$0	\$1,012	19.13%
199	MARKEL INSURANCE COMPANY	0.01%	\$5,032	\$5,310	\$972	\$1,750	32.96%
200	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.01%	\$4,850	\$8,372	\$2,034	\$767	9.16%
201	WESTFIELD INSURANCE COMPANY	0.01%	\$4,691	\$3,080	\$30	\$43	1.40%
202	AMERICAN AUTOMOBILE INSURANCE CO	0.01%	\$4,656	\$13,430	\$69,588	\$46,336	345.02%
203	FIRST NATIONAL INS CO OF AMERICA	0.01%	\$4,145	\$9,326	\$0	-\$49	-0.53%
204	PENNSYLVANIA MANUFACTURERS ASSOC INS C	0.01%	\$4,128	\$4,072	\$0	-\$935	-22.96%
205	LIBERTY INSURANCE CORPORATION	0.01%	\$3,790	\$4,699	-\$740	-\$740	-15.75%
206	SELECTIVE INS CO OF THE SOUTHEAST	0.01%	\$3,738	\$3,953	\$0	\$439	11.11%
207	CONNECTICUT INDEMNITY COMPANY THE	0.01%	\$3,465	\$2,774	\$0	-\$2,306	-83.13%
208	CENTURY-NATIONAL INSURANCE COMPANY	0.01%	\$3,336	\$3,657	\$887	\$534	14.60%
209	DIAMOND STATE INSURANCE COMPANY	0.01%	\$3,332	\$6,437	\$0	\$0	0.00%
210	AXA RE PROPERTY AND CASUALTY INS CO	0.01%	\$3,323	\$1,760	\$0	\$716	40.68%
211	LUMBERMENS UNDERWRITING ALLIANCE	0.01%	\$3,248	\$5,127	\$0	\$221	4.31%
212	CHICAGO INSURANCE COMPANY	0.00%	\$2,941	\$1,796	\$0	\$608	33.85%
213	AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$2,411	\$2,652	\$13,160	\$13,110	494.34%
214	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$2,310	\$1,532	-\$5,438	-\$25,843	-1686.88%
215	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$2,190	\$3,120	\$107	\$566	18.14%
216	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$1,800	\$2,348	\$0	\$0	0.00%
217	PACIFIC INDEMNITY COMPANY	0.00%	\$1,774	\$1,711	\$0	-\$19	-1.11%
218	GLOBE INDEMNITY COMPANY	0.00%	\$1,569	\$1,569	-\$1,513	-\$664	-42.32%
219	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$1,562	\$6,276	\$23,389	\$22,151	352.95%
220	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	\$1,328	\$11,044	\$38,877	\$37,167	336.54%
221	VALIANT INS CO	0.00%	\$1,056	\$21,436	\$6,136	\$4,003	18.67%
222	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$1,010	\$3,440	-\$150	-\$286	-8.31%
223	GREAT DIVIDE INSURANCE COMPANY	0.00%	\$857	\$5,759	\$4,933	-\$11,654	-202.36%
224	COLORADO CASUALTY INSURANCE COMPANY	0.00%	\$789	\$1,429	\$110	\$70	4.90%
225	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.00%	\$764	\$8,223	\$0	\$0	0.00%
226	SAFECO INSURANCE CO OF AMERICA	0.00%	\$696	\$59,092	\$8,082	\$6,195	10.48%
227	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	\$669	\$5,173	\$1,907	\$1,792	34.64%
228	PHOENIX INSURANCE COMPANY THE	0.00%	\$550	\$495	\$0	-\$2,412	-487.27%
229	AMERICAN PROTECTION INSURANCE CO	0.00%	\$509	\$1,048	\$900	\$900	85.88%
230	PROPERTY & CASUALTY INS CO OF HARTFORD	0.00%	\$420	\$422	\$12,613	\$11,712	2775.36%
231	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$359	\$1,697	\$0	-\$1,127	-66.41%
232	SAFEGUARD INSURANCE COMPANY	0.00%	\$315	\$3,509	\$0	\$8	0.23%
233	STAR INSURANCE COMPANY	0.00%	\$275	\$17,901	\$0	\$479	2.68%
234	COUNTRY MUTUAL INSURANCE COMPANY	0.00%	\$211	\$211	\$0	\$4	1.90%
235	REDLAND INSURANCE COMPANY	0.00%	\$170	\$2,449	\$1,186	\$2,878	117.52%
236	YORK INSURANCE COMPANY	0.00%	\$159	\$159	\$0	\$0	0.00%
237	WINTERHUR INTERNATIONAL AMERICA INS CO	0.00%	\$74	\$194	\$257	-\$2,958	-1524.74%

2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)

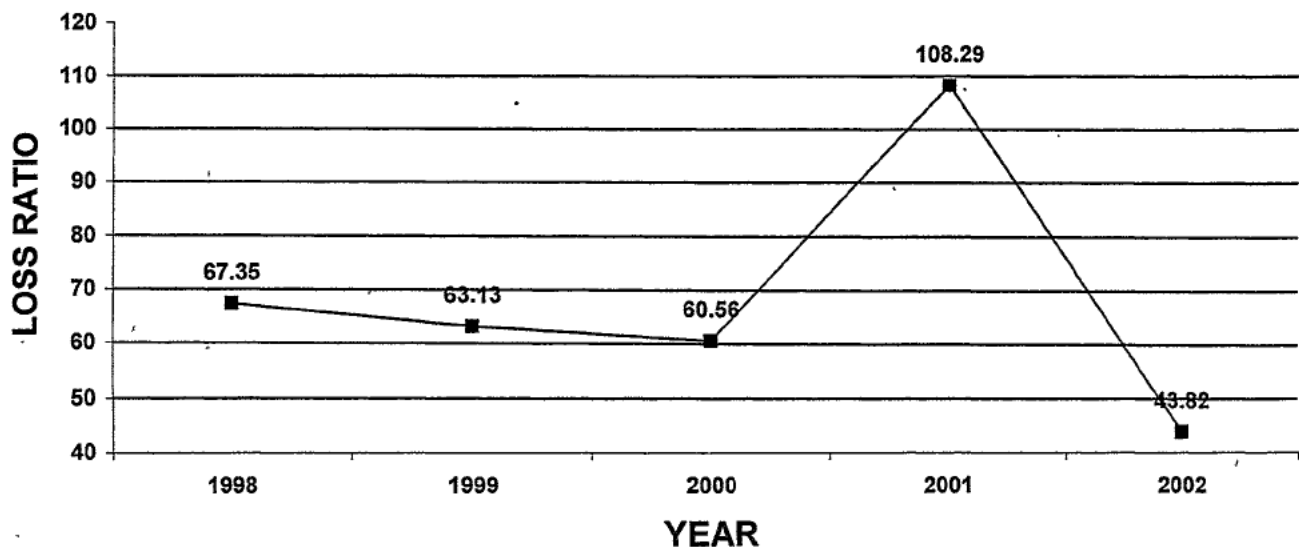
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
238	UNITED SECURITY INSURANCE COMPANY	0.00%	\$60	\$1,381	\$2,554	\$2,550	184.65%
239	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$59	\$52	\$0	\$0	0.00%
240	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$39	\$13	\$0	-\$2	-15.38%
241	MILLERS MUTUAL INSURANCE ASSOCIATION	0.00%	\$4	\$2,104	\$2,651	\$2,651	126.00%
242	FIDELITY AND CASUALTY CO OF NY	0.00%	\$2	\$2	\$0	\$0	0.00%
243	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$1	\$1	\$0	\$2	200.00%
244	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.00%	\$1	\$3	\$0	\$0	0.00%
245	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$15	N/A
246	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.00%	\$0	\$1	\$0	\$0	0.00%
247	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$576	\$15,132	\$13,564	2354.86%
248	COREGIS INSURANCE COMPANY	0.00%	\$0	\$1,594	\$0	\$0	0.00%
249	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$0	\$0	-\$977	N/A
250	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$19	N/A
251	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$0	N/A
252	LM INSURANCE CORPORATION	0.00%	\$0	\$212	\$0	\$0	0.00%
253	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2	N/A
254	MICHIGAN MILLERS MUTUAL INS CO	0.00%	\$0	\$178	\$159	\$159	89.33%
255	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	-\$1	N/A
256	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	\$0	\$0	\$47	\$47	N/A
257	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	\$1	N/A
258	SECURA SUPREME INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2	N/A
259	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$0	\$0	\$0	-\$15	N/A
260	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$16	N/A
261	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	\$133	N/A
262	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	\$0	\$148	N/A
263	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$0	\$0	\$0	\$80	N/A
264	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$9	N/A
265	VESTA FIRE INSURANCE CORP	0.00%	\$0	\$0	\$0	-\$1,220	N/A
266	VIGILANT INSURANCE COMPANY	0.00%	\$0	\$5	\$0	-\$17	-340.00%
267	WESTERN CONTINENTAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$25	N/A
268	ST PAUL PROPERTY & CASUALTY INS CO	0.00%	-\$1	\$704	\$818	-\$413	-58.66%
269	PENN AMERICA INS CO	0.00%	-\$25	-\$25	-\$11,535	-\$12,702	50808.00%
270	ATLANTIC INSURANCE COMPANY	0.00%	-\$45	\$5,028	\$625	\$625	12.43%
271	TRUMBULL INSURANCE COMPANY	0.00%	-\$58	\$167	\$0	-\$29	-17.37%
272	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	-\$243	\$5,873	\$490	\$906	15.43%
273	COLUMBIA INSURANCE COMPANY	0.00%	-\$337	\$97	\$0	\$1	1.03%
274	INTERNATIONAL BUS & MERCANTILE REASSUR	0.00%	-\$391	\$6,055	\$11,788	-\$1,492	-24.64%
275	TRAVELERS INDEMNITY CO OF AMERICA	0.00%	-\$423	-\$455	-\$75	-\$4,127	907.03%
276	GROCERS INSURANCE COMPANY	0.00%	-\$1,596	\$4,960	\$2,448	-\$257	-5.18%
277	GUARANTY NATIONAL INSURANCE COMPANY	-0.02%	-\$9,663	-\$9,663	-\$18,248	-\$23,848	246.80%
TOTAL		100.00%	\$59,195,204	\$57,778,388	\$23,883,950	\$25,319,207	43.82%

MISSOURI COMMERCIAL AUTO INSURANCE
(Auto Comprehensive)

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	6.49%	\$6,534,352	\$6,246,904	\$3,879,629	\$3,886,901	62.22%
2	GREAT WEST CASUALTY COMPANY	3.95%	\$3,970,826	\$3,968,150	\$1,788,470	\$1,773,322	44.69%
3	GREAT AMERICAN ASSURANCE COMPANY	3.02%	\$3,035,608	\$2,406,627	\$1,028,923	\$1,139,127	47.33%
4	VANLINER INSURANCE COMPANY	2.71%	\$2,730,125	\$2,986,912	\$932,494	\$933,955	31.27%
5	LINCOLN GENERAL INSURANCE CO	2.53%	\$2,546,891	\$2,319,922	\$1,440,386	\$1,507,923	65.00%
6	SENTRY SELECT INSURANCE COMPANY	2.49%	\$2,509,710	\$1,704,039	\$1,054,464	\$1,288,599	75.62%
7	EMPIRE FIRE AND MARINE INSURANCE CO	2.47%	\$2,483,596	\$2,387,256	\$1,525,220	\$1,404,122	58.82%
8	CINCINNATI INS CO THE	2.37%	\$2,388,788	\$2,117,367	\$1,056,530	\$1,084,429	51.22%
9	CONTINENTAL WESTERN INSURANCE CO	2.21%	\$2,226,855	\$1,998,947	\$1,048,186	\$971,627	48.61%
10	NORTHLAND INSURANCE COMPANY	2.20%	\$2,214,554	\$2,316,779	\$1,361,007	\$1,226,571	52.94%
11	NATIONWIDE MUTUAL INSURANCE COMPANY	2.02%	\$2,036,261	\$1,876,859	\$1,057,353	\$1,022,391	54.47%
12	AMERICAN STATES INSURANCE COMPANY	1.96%	\$1,972,899	\$1,980,720	\$905,349	\$947,482	47.84%
13	PROGRESSIVE NORTHWESTERN INS CO	1.95%	\$1,961,810	\$1,817,793	\$588,049	\$589,482	32.43%
14	GREAT AMERICAN INSURANCE COMPANY	1.91%	\$1,917,332	\$417,264	\$934,229	\$1,254,048	300.54%
15	AMERICAN FAMILY MUTUAL INS CO	1.88%	\$1,893,050	\$1,757,486	\$764,657	\$793,357	45.14%
16	INTERSTATE INDEMNITY COMPANY	1.86%	\$1,875,856	\$2,286,900	\$732,134	\$766,344	33.51%
17	CANAL INSURANCE COMPANY	1.83%	\$1,845,683	\$1,478,608	\$577,253	\$628,599	42.51%
18	FEDERATED MUTUAL INSURANCE COMPANY	1.54%	\$1,554,099	\$1,453,653	\$669,630	\$640,145	44.04%
19	AMERICAN AUTOMOBILE INSURANCE CO	1.30%	\$1,303,705	\$1,315,481	\$175,489	\$4,609,158	350.38%
20	UNITED FIRE AND CASUALTY COMPANY	1.27%	\$1,279,398	\$1,211,728	\$566,680	\$527,884	43.56%
21	AUTO OWNERS INSURANCE CO MUTUAL	1.27%	\$1,274,383	\$1,241,167	\$775,459	\$809,731	65.24%
22	MIC PROPERTY AND CASUALTY INS CORP	1.23%	\$1,232,903	\$985,526	\$583,982	\$713,181	72.37%
23	STATE NATIONAL INSURANCE COMPANY INC	1.21%	\$1,217,245	\$708,465	\$329,590	\$372,313	52.55%
24	ST PAUL FIRE & MARINE INSURANCE CO	1.13%	\$1,136,580	\$1,015,448	\$579,178	\$583,659	57.48%
25	AMERICAN MODERN HOME INSURANCE CO	1.13%	\$1,135,127	\$1,135,612	\$502,563	\$316,972	27.91%
26	TRAVELERS INDEMNITY CO OF ILLINOIS	1.06%	\$1,069,370	\$1,143,228	\$389,702	\$502,409	43.95%
27	NATIONAL INDEMNITY COMPANY	1.06%	\$1,063,739	\$972,094	\$647,600	\$639,836	65.82%
28	EMPLOYERS MUTUAL CASUALTY COMPANY	1.04%	\$1,047,037	\$897,445	\$648,763	\$624,460	69.58%
29	CLARENDON NATIONAL INS CO	1.03%	\$1,032,503	\$1,103,234	\$654,605	\$612,190	55.49%
30	DAIMLERCHRYSLER INSURANCE COMPANY	1.01%	\$1,016,797	\$1,146,853	\$484,961	\$506,002	44.12%
31	HARCO NATIONAL INSURANCE COMPANY	0.98%	\$981,756	\$882,881	\$546,945	\$575,571	65.19%
32	FEDERAL INSURANCE COMPANY	0.97%	\$978,007	\$660,076	\$284,583	\$315,114	47.74%
33	GENERAL CASUALTY CO OF WISCONSIN	0.95%	\$952,147	\$868,475	\$312,687	\$284,762	32.79%
34	COLUMBIA MUTUAL INSURANCE CO	0.93%	\$930,852	\$828,893	\$513,536	\$476,138	57.44%
35	UNIVERSAL UNDERWRITERS INS CO	0.92%	\$920,705	\$920,705	\$751,159	\$759,670	82.51%
36	LANCER INSURANCE COMPANY	0.85%	\$851,350	\$798,754	\$521,706	\$810,267	101.44%
37	ZURICH AMERICAN INSURANCE COMPANY	0.85%	\$850,466	\$624,942	\$37,161	\$85,896	13.74%
38	AMERISURE MUTUAL INSURANCE COMPANY	0.82%	\$826,135	\$708,838	\$414,527	\$523,365	73.83%
39	OAK RIVER INSURANCE COMPANY	0.80%	\$808,139	\$737,562	\$220,517	\$193,752	26.27%
40	CAROLINA CASUALTY INSURANCE COMPANY	0.80%	\$800,718	\$896,711	\$272,148	\$271,182	30.24%
41	RLI INSURANCE COMPANY	0.79%	\$799,003	\$578,196	\$377,842	\$532,331	92.07%
42	NATIONAL LIABILITY & FIRE INS CO	0.78%	\$783,810	\$668,033	\$203,634	\$346,864	51.92%
43	GRINNELL MUTUAL REINSURANCE COMPANY	0.73%	\$730,922	\$673,927	\$415,208	\$403,846	59.92%
44	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.72%	\$722,685	\$681,627	\$338,541	\$343,015	50.32%
45	ALLSTATE INSURANCE COMPANY	0.67%	\$675,483	\$650,376	\$540,561	\$587,357	90.31%
46	STATE AUTO PROPERTY & CASUALTY INS CO	0.66%	\$666,390	\$621,992	\$391,251	\$397,738	63.95%
47	CAMERON MUTUAL INSURANCE COMPANY	0.62%	\$623,862	\$565,293	\$320,830	\$243,725	43.11%
48	SHELTER GENERAL INS CO	0.62%	\$619,799	\$627,600	\$225,868	\$211,544	33.71%
49	CONTINENTAL CASUALTY COMPANY	0.59%	\$595,600	\$555,588	\$135,021	\$329,304	59.27%
50	OCCIDENTAL FIRE & CAS CO OF NC	0.59%	\$589,522	\$619,849	\$307,208	\$358,642	57.86%
51	ARCH INSURANCE COMPANY	0.58%	\$582,165	\$533,185	\$311,062	\$407,935	76.51%
52	FIREMANS FUND INSURANCE COMPANY	0.58%	\$578,824	\$556,947	\$174,210	\$691,521	-124.16%
53	WEST AMERICAN INSURANCE COMPANY	0.56%	\$564,838	\$678,182	\$254,827	\$222,465	32.80%
54	OHIO CASUALTY INSURANCE COMPANY	0.56%	\$558,871	\$416,990	\$127,784	\$117,654	28.22%
55	AMERICAN ECONOMY INSURANCE COMPANY	0.55%	\$551,965	\$590,321	\$235,143	\$221,075	37.45%
56	LIBERTY MUTUAL FIRE INSURANCE CO	0.54%	\$544,625	\$564,211	\$158,028	\$158,028	28.01%
57	TRANSQUARD INS CO OF AMERICA INC	0.52%	\$523,658	\$511,609	\$524,721	\$508,444	99.38%
58	MARYLAND CASUALTY COMPANY	0.51%	\$515,274	\$378,567	\$129,953	\$174,855	46.19%
59	ASSOCIATES INSURANCE COMPANY	0.50%	\$504,651	\$986,033	\$662,913	\$495,860	50.29%
60	STATE FARM FIRE AND CASUALTY CO	0.47%	\$468,818	\$424,058	\$440,641	\$441,744	104.17%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	SIRIUS AMERICA INSURANCE COMPANY	0.45%	\$457,556	\$342,217	\$121,214	\$130,838	38.23%
62	ASSURANCE COMPANY OF AMERICA	0.45%	\$456,654	\$539,592	\$353,013	\$326,345	60.48%
63	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.45%	\$456,100	\$412,029	\$301,034	\$307,089	74.53%
64	AMERICAN CASUALTY CO OF READING PA	0.42%	\$423,280	\$354,624	\$145,995	\$147,300	41.54%
65	HARTFORD FIRE INSURANCE COMPANY	0.41%	\$416,241	\$398,076	\$189,683	\$253,279	63.63%
66	OWNERS INSURANCE COMPANY	0.41%	\$410,872	\$330,181	\$168,014	\$174,883	52.97%
67	ALLSTATE INDEMNITY COMPANY	0.41%	\$408,106	\$373,283	\$212,377	\$183,663	49.20%
68	NATIONAL CASUALTY COMPANY	0.40%	\$406,017	\$434,008	\$222,578	\$178,644	41.16%
69	ONEBEACON INSURANCE COMPANY	0.38%	\$378,025	\$396,765	\$210,729	\$188,227	47.44%
70	SECURA INSURANCE A MUTUAL COMPANY	0.37%	\$376,438	\$325,868	\$121,754	\$73,190	22.46%
71	BITUMINOUS CASUALTY CORPORATION	0.36%	\$357,304	\$345,899	\$209,344	\$200,215	57.88%
72	INDIANA LUMBERMENS MUTUAL INS CO	0.35%	\$349,812	\$343,729	\$109,151	\$115,924	33.73%
73	AMERICAN ALTERNATIVE INS CORP	0.34%	\$344,976	\$329,509	\$612,769	\$682,194	207.03%
74	TRANSPORTATION INSURANCE COMPANY	0.34%	\$344,552	\$297,239	\$37,684	\$117,221	39.44%
75	NORTHFIELD INSURANCE COMPANY	0.34%	\$341,449	\$328,901	\$140,695	\$179,081	54.45%
76	UNITED STATES FIDELITY & GUARANTY CO	0.34%	\$339,889	\$285,177	\$66,821	\$82,930	29.08%
77	FARMERS INSURANCE EXCHANGE	0.34%	\$338,935	\$478,725	\$248,790	\$239,143	49.95%
78	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.34%	\$338,195	\$551,261	\$308,515	\$373,655	67.78%
79	LEADER INSURANCE COMPANY	0.33%	\$334,697	\$316,934	\$120,033	\$163,562	51.61%
80	TRUCK INSURANCE EXCHANGE	0.32%	\$318,640	\$449,132	\$170,205	\$162,008	36.07%
81	AMERICAN MANUFACTURERS MUTUAL INS CO	0.32%	\$317,982	\$285,507	\$355,973	\$968,809	339.33%
82	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.31%	\$316,738	\$301,906	\$60,912	\$102,689	34.01%
83	MOTORS INSURANCE CORPORATION	0.30%	\$305,418	\$471,392	\$317,662	\$323,945	68.72%
84	LUMBERMENS MUTUAL CASUALTY CO	0.30%	\$305,081	\$287,044	\$143,044	\$835,227	290.98%
85	TRAVELERS INDEMNITY COMPANY	0.28%	\$278,393	\$207,513	\$113,681	\$106,053	51.11%
86	ACCEPTANCE CASUALTY INSURANCE CO	0.28%	\$278,310	\$152,233	\$77,713	\$104,894	68.90%
87	SHELTER MUTUAL INSURANCE CO	0.27%	\$273,712	\$272,828	\$258,962	\$258,778	94.85%
88	ONEBEACON AMERICA INSURANCE COMPANY	0.26%	\$266,236	\$318,770	\$81,048	\$57,945	18.18%
89	CUMIS INSURANCE SOCIETY INC	0.26%	\$262,541	\$220,473	\$167,248	\$177,826	80.66%
90	CHURCH MUTUAL INSURANCE COMPANY	0.26%	\$260,056	\$246,363	\$100,827	\$98,948	40.16%
91	ST PAUL MERCURY INSURANCE COMPANY	0.25%	\$250,865	\$305,419	\$225,897	\$222,308	72.79%
92	PROGRESSIVE CASUALTY INSURANCE CO	0.25%	\$249,863	\$241,026	\$114,522	\$117,243	48.64%
93	LIBERTY MUTUAL INSURANCE COMPANY	0.24%	\$241,562	\$241,684	\$194,675	\$194,675	80.55%
94	TWIN CITY FIRE INS CO	0.24%	\$237,276	\$311,610	\$66,982	\$107,183	34.40%
95	AMERISURE INSURANCE COMPANY	0.22%	\$225,431	\$245,598	\$120,852	\$108,889	44.34%
96	ATHENA ASSURANCE COMPANY	0.22%	\$219,741	\$214,341	\$187,189	\$152,472	71.14%
97	ATLANTIC MUTUAL INSURANCE COMPANY	0.21%	\$214,836	\$230,887	\$95,439	\$91,688	39.71%
98	NATIONAL INTERSTATE INSURANCE COMPANY	0.20%	\$202,686	\$184,260	\$106,398	\$150,498	81.68%
99	SENTRY INSURANCE A MUTUAL COMPANY	0.19%	\$187,468	\$181,370	\$169,986	\$171,116	94.35%
100	ROYAL INDEMNITY COMPANY	0.18%	\$182,814	\$171,408	\$53,298	\$80,894	47.19%
101	CHARTER OAK FIRE INSURANCE CO THE	0.18%	\$181,101	\$209,823	\$75,329	\$80,192	38.22%
102	RANGER INSURANCE COMPANY	0.17%	\$175,472	\$137,310	\$27,970	\$30,538	22.24%
103	NATIONAL SURETY CORPORATION	0.17%	\$172,891	\$168,609	\$34,296	\$98,492	58.41%
104	GREENWICH INSURANCE COMPANY	0.16%	\$163,155	\$150,933	\$58,333	\$34,278	22.71%
105	HAULERS INSURANCE COMPANY INC	0.16%	\$161,192	\$123,990	\$48,718	\$50,703	40.89%
106	SAGAMORE INSURANCE COMPANY	0.16%	\$157,847	\$239,082	\$57,870	\$43,216	18.08%
107	GUIDEONE MUTUAL INSURANCE COMPANY	0.15%	\$154,506	\$153,702	\$52,110	\$48,282	31.41%
108	ROYAL INSURANCE COMPANY OF AMERICA	0.15%	\$150,970	\$127,183	\$18,518	\$59,870	47.07%
109	BROTHERHOOD MUTUAL INSURANCE CO	0.15%	\$150,910	\$140,706	\$14,884	\$17,536	12.46%
110	AMERICAN EMPLOYERS INSURANCE CO	0.15%	\$150,119	\$229,576	\$167,580	\$149,669	65.19%
111	AMERICAN GUARANTEE & LIABILITY INS CO	0.15%	\$148,396	\$121,677	\$65,932	\$48,906	40.19%
112	GREAT NORTHERN INSURANCE COMPANY	0.15%	\$147,781	\$144,498	\$56,873	\$45,682	31.61%
113	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.14%	\$143,716	\$112,911	\$114,331	\$131,192	116.19%
114	MID CENTURY INSURANCE COMPANY	0.14%	\$142,011	\$217,730	\$164,014	\$162,882	74.81%
115	TRANSCONTINENTAL INSURANCE COMPANY	0.14%	\$140,554	\$200,252	\$169,745	\$129,245	64.54%
116	HARTFORD CASUALTY INS CO	0.14%	\$138,696	\$147,137	\$104,204	\$89,366	60.74%
117	HARTFORD UNDERWRITERS INSURANCE CO	0.13%	\$134,488	\$55,123	\$17,202	\$17,333	31.44%
118	GRANITE STATE INSURANCE COMPANY	0.13%	\$133,716	\$95,476	\$53,782	\$58,937	61.73%
119	FEDERATED SERVICE INSURANCE COMPANY	0.13%	\$128,667	\$119,206	\$182,909	\$64,926	54.47%
120	FAIRMONT INSURANCE COMPANY	0.13%	\$127,138	\$84,910	\$53,546	\$60,117	70.80%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	FIRST FINANCIAL INSURANCE COMPANY	0.12%	\$123,786	\$51,173	\$5,304	\$9,946	19.44%
122	TIG INSURANCE COMPANY	0.12%	\$117,187	\$197,256	\$97,166	\$159,159	80.69%
123	TRI STATE INSURANCE CO OF MINNESOTA	0.12%	\$117,171	\$112,410	\$34,698	\$22,257	19.80%
124	REGENT INSURANCE COMPANY	0.11%	\$115,133	\$122,423	\$75,861	\$95,859	78.30%
125	AMERICAN GENERAL INDEMNITY COMPANY	0.11%	\$114,714	\$82,679	\$6,424	\$8,125	9.83%
126	AMERICAN MOTORISTS INSURANCE CO	0.11%	\$113,165	\$98,464	\$20,993	\$11,802	11.99%
127	WINDSOR INSURANCE COMPANY	0.10%	\$104,870	\$83,554	\$40,755	\$17,116	20.48%
128	SECURITY NATIONAL INSURANCE COMPANY	0.10%	\$100,912	\$126,823	\$62,648	\$58,230	45.91%
129	ILLINOIS NATIONAL INSURANCE COMPANY	0.10%	\$100,124	\$56,242	\$28,161	\$31,405	55.84%
130	ULICO CASUALTY COMPANY	0.10%	\$96,771	\$74,619	\$62,049	\$32,122	43.05%
131	STATE AUTOMOBILE MUTUAL INS CO	0.09%	\$95,045	\$94,462	\$30,778	\$28,028	29.67%
132	HANOVER INSURANCE COMPANY THE	0.09%	\$86,265	\$79,532	\$16,252	\$17,000	21.38%
133	WESTPORT INSURANCE CORPORATION	0.09%	\$85,920	\$413,981	\$195,281	\$32,462	-7.84%
134	PHILADELPHIA INDEMNITY INSURANCE CO	0.08%	\$84,482	\$55,218	\$60,546	\$524,217	949.36%
135	PEERLESS INSURANCE COMPANY	0.08%	\$77,015	\$13,655	\$7,507	\$7,061	51.67%
136	MID-CONTINENT CASUALTY COMPANY	0.07%	\$74,026	\$66,406	\$42,247	\$30,963	46.63%
137	NEW HAMPSHIRE INSURANCE COMPANY	0.07%	\$73,614	\$68,531	\$66,521	\$68,955	100.62%
138	SPECIALTY NATIONAL INSURANCE COMPANY	0.07%	\$72,000	\$72,412	\$17,471	\$29,658	40.96%
139	FARMERS ALLIANCE MUTUAL INS CO	0.07%	\$70,758	\$72,010	\$20,383	\$23,383	32.47%
140	CHEROKEE INSURANCE COMPANY	0.07%	\$69,500	\$69,500	\$0	-\$2,632	-3.79%
141	SECURITY INSURANCE COMPANY OF HARTFORD	0.07%	\$69,385	\$66,552	\$7,632	\$5,499	8.26%
142	HOMELAND CENTRAL INSURANCE COMPANY	0.07%	\$68,147	\$115,828	\$109,445	\$84,719	73.14%
143	AMERICAN HOME ASSURANCE COMPANY	0.07%	\$66,629	\$75,031	\$46,085	\$61,660	82.18%
144	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.07%	\$65,969	\$62,631	\$0	-\$261,374	-417.32%
145	QBE INSURANCE CORPORATION	0.06%	\$63,529	\$42,248	\$12,449	\$17,382	41.14%
146	NORTHERN INSURANCE CO OF NEW YORK	0.06%	\$62,792	\$113,758	\$54,750	\$42,998	37.80%
147	HAWKEYE SECURITY INSURANCE COMPANY	0.06%	\$61,757	\$7,823	\$0	-\$596	-7.62%
148	WAUSAU UNDERWRITERS INS CO	0.06%	\$57,463	\$58,470	\$17,076	\$48,225	82.48%
149	DISCOVER PROPERTY AND CASUALTY INS CO	0.06%	\$56,723	\$46,633	\$2,501	\$8,810	18.89%
150	MASSACHUSETTS BAY INS CO	0.05%	\$54,138	\$69,511	\$49,900	\$54,715	78.71%
151	MIDWESTERN INDEMNITY COMPANY THE	0.05%	\$53,624	\$6,328	\$0	-\$473	-7.47%
152	COMMERCE AND INDUSTRY INSURANCE CO	0.05%	\$53,553	\$69,414	\$21,317	\$27,492	39.61%
153	MGA INSURANCE COMPANY INC	0.05%	\$52,523	\$51,808	\$62,518	\$77,518	149.63%
154	NORTHERN ASSURANCE CO OF AMERICA	0.05%	\$52,381	\$47,124	\$19,853	\$21,735	46.12%
155	CENTENNIAL INSURANCE COMPANY	0.05%	\$51,970	\$48,048	\$53,635	\$32,147	66.91%
156	ST PAUL GUARDIAN INSURANCE COMPANY	0.05%	\$49,606	\$126,857	\$101,859	\$94,361	74.38%
157	NATIONAL FARMERS UNION PRO & CAS CO	0.05%	\$48,563	\$48,695	\$6,260	\$3,488	7.16%
158	INTEGON NATIONAL INSURANCE COMPANY	0.05%	\$48,322	\$48,093	\$25,548	\$42,582	88.54%
159	FIDELITY AND DEPOSIT CO MARYLAND	0.05%	\$47,445	\$47,683	\$29,839	\$31,539	66.14%
160	ACE AMERICAN INSURANCE COMPANY	0.05%	\$47,001	\$51,806	\$37,600	\$66,351	128.08%
161	AMERICAN ZURICH INSURANCE COMPANY	0.04%	\$43,472	\$30,445	\$36,508	\$29,443	96.71%
162	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.04%	\$41,043	\$21,014	\$19,137	\$23,808	113.30%
163	PHARMACISTS MUTUAL INSURANCE COMPANY	0.04%	\$40,935	\$7,501	\$13,736	\$15,500	206.64%
164	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.04%	\$39,385	\$32,742	\$63,512	\$41,900	127.97%
165	SAVERS PROPERTY & CASUALTY INS CO	0.04%	\$38,978	\$40,769	\$1,163	\$6,729	16.51%
166	FIDELITY AND GUARANTY INSURANCE COMPANY	0.04%	\$38,781	\$200,643	\$78,276	\$96,605	48.15%
167	GATEWAY INSURANCE COMPANY	0.04%	\$38,587	\$33,311	\$8,150	\$0	0.00%
168	STAR INSURANCE COMPANY	0.04%	\$36,768	\$61,532	\$0	\$3,733	6.07%
169	COOPERATIVE MUTUAL INSURANCE COMPANY	0.03%	\$34,605	\$23,306	\$0	\$0	0.00%
170	FIDELITY & GUARANTY INS UNDERWRITERS	0.03%	\$32,716	\$34,585	\$44,183	\$37,963	109.77%
171	VALLEY FORGE INSURANCE COMPANY	0.03%	\$32,509	\$54,612	\$25,036	\$5,036	9.22%
172	TRINITY UNIVERSAL INSURANCE COMPANY	0.03%	\$31,628	\$23,544	\$6,378	-\$846	-3.59%
173	CONSUMERS INSURANCE USA INC	0.03%	\$30,888	\$10,085	\$0	\$0	0.00%
174	WAUSAU BUSINESS INSURANCE COMPANY	0.03%	\$30,478	\$35,073	-\$1,297	\$21,201	60.45%
175	EMPLOYERS FIRE INSURANCE COMPANY	0.03%	\$29,519	\$32,638	-\$697	-\$2,356	-7.22%
176	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.03%	\$29,056	\$32,809	\$23,355	\$21,828	66.53%
177	GENERAL INSURANCE CO OF AMERICA	0.03%	\$28,439	\$46,687	\$25,069	\$19,942	42.71%
178	GULF INSURANCE COMPANY	0.03%	\$27,936	\$28,166	\$1,090	\$1,090	3.87%
179	BANCINSURE INC	0.03%	\$26,642	\$23,293	\$1,650	\$1,650	7.08%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
180	NATIONAL AMERICAN INSURANCE COMPANY	0.03%	\$25,451	\$36,318	-\$1,750	-\$13,752	-37.87%
181	SELECTIVE INSURANCE CO OF S CAROLINA	0.02%	\$24,540	\$26,473	\$7,229	\$17,229	65.08%
182	AMERICAN INSURANCE COMPANY THE	0.02%	\$24,261	\$34,733	\$40,824	\$41,381	119.14%
183	AMCO INSURANCE COMPANY	0.02%	\$22,299	\$26,053	\$15,276	\$12,654	48.57%
184	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.02%	\$21,604	\$21,037	\$22,350	\$23,064	109.64%
185	COLONIAL AMERICAN CASUALTY AND SURETY C	0.02%	\$21,524	\$20,252	-\$4,849	-\$4,583	-22.63%
186	OLD REPUBLIC INSURANCE COMPANY	0.02%	\$21,082	\$20,349	\$588	\$2,681	13.18%
187	PACIFIC EMPLOYERS INSURANCE COMPANY	0.02%	\$20,715	\$18,150	\$1,460	\$11,337	62.46%
188	UNITED FIRE & INDEMNITY COMPANY	0.02%	\$19,945	\$3,093	\$0	\$0	0.00%
189	SCOTTSDALE INDEMNITY COMPANY	0.02%	\$18,753	\$33,842	\$54,401	\$59,889	176.97%
190	AMERICAN AND FOREIGN INSURANCE CO	0.02%	\$18,579	\$19,275	\$19,351	\$13,286	68.93%
191	SUMITOMO MARINE & FIRE INS CO OF AMERIC	0.02%	\$18,270	\$24,138	\$14,013	\$18,989	78.67%
192	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.02%	\$17,153	\$30,350	\$520	-\$12,018	-39.60%
193	ZURICH AMERICAN INS CO OF ILLINOIS	0.02%	\$16,977	\$20,904	\$0	\$3,105	14.85%
194	NONPROFITS INSURANCE COMPANY	0.02%	\$16,600	\$15,800	\$14,365	\$13,665	86.49%
195	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.02%	\$16,592	\$12,410	\$24,001	\$24,367	196.35%
196	ACE PROPERTY AND CASUALTY INSURANCE CO	0.02%	\$16,138	\$13,653	\$5,731	\$15,781	115.59%
197	REPUBLIC WESTERN INS CO	0.01%	\$15,077	\$37,865	\$43,768	\$51,789	136.77%
198	INSURANCE CORPORATION OF HANNOVER	0.01%	\$14,800	\$12,353	\$5,204	\$5,177	41.91%
199	FIREMANS FUND INS CO OF WISCONSIN	0.01%	\$14,799	\$14,799	\$0	\$3,666	24.77%
200	NATIONWIDE AGRIBUSINESS INS CO	0.01%	\$14,540	\$13,497	\$3,141	\$2,121	15.71%
201	T H E INSURANCE COMPANY	0.01%	\$13,778	\$13,647	\$0	\$0	0.00%
202	MARKEL INSURANCE COMPANY	0.01%	\$12,536	\$13,587	\$2,871	\$1,472	10.83%
203	GENERAL SECURITY NATIONAL INSURANCE CO	0.01%	\$12,227	\$11,196	\$2,380	\$17,197	153.60%
204	FIRST NATIONAL INS CO OF AMERICA	0.01%	\$12,112	\$27,028	\$2,203	\$2,100	7.77%
205	NATIONAL FARMERS UNION STANDARD INS CO	0.01%	\$11,507	\$9,780	\$14,939	\$14,940	152.76%
206	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.01%	\$10,979	\$24,019	\$3,280	-\$12,927	-53.82%
207	HARLEYSVILLE INSURANCE COMPANY	0.01%	\$10,908	\$11,004	\$0	\$0	0.00%
208	LUMBERMENS UNDERWRITING ALLIANCE	0.01%	\$10,907	\$15,296	\$3,099	\$3,759	24.58%
209	PENNSYLVANIA MANUFACTURERS ASSOC INS C	0.01%	\$10,852	\$10,353	\$0	-\$1,992	-19.24%
210	AMERICAN STANDARD INS CO OF WISCONSIN	0.01%	\$10,742	\$10,803	\$2,353	\$2,353	21.78%
211	AXA RE PROPERTY AND CASUALTY INSURANCE CO	0.01%	\$10,119	\$5,358	\$0	\$0	0.00%
212	TIG INDEMNITY COMPANY	0.01%	\$9,393	\$9,854	\$12,608	\$12,608	127.95%
213	SELECTIVE INS CO OF THE SOUTHEAST	0.01%	\$9,087	\$9,506	\$4,691	\$4,691	49.35%
214	CENTURY-NATIONAL INSURANCE COMPANY	0.01%	\$8,664	\$9,497	\$2,304	\$1,390	14.64%
215	LIBERTY INSURANCE CORPORATION	0.01%	\$8,272	\$10,379	\$20,687	\$20,687	199.32%
216	UTICA MUTUAL INSURANCE COMPANY	0.01%	\$7,470	\$8,428	\$4,345	\$1,969	23.36%
217	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	0.01%	\$6,882	\$7,424	\$0	\$3,283	44.22%
218	AMERICAN FIRE & CASUALTY COMPANY	0.01%	\$6,275	\$6,886	\$748	\$476	6.91%
219	CONNECTICUT INDEMNITY COMPANY THE	0.01%	\$6,195	\$6,292	-\$1,180	\$0	0.00%
220	CHICAGO INSURANCE COMPANY	0.01%	\$6,111	\$3,469	\$0	\$1,239	35.72%
221	AMERICAN INTERNATIONAL SOUTH INS CO	0.01%	\$5,997	\$5,998	\$460	\$820	13.67%
222	FARMLAND MUTUAL INSURANCE COMPANY	0.01%	\$5,686	\$9,435	\$11,225	\$11,240	119.13%
223	BITUMINOUS FIRE AND MARINE INS CO	0.01%	\$5,214	\$7,760	-\$120	-\$122	-1.57%
224	INSURANCE CORPORATION OF NEW YORK	0.00%	\$4,243	\$2,228	\$0	-\$5,096	-228.73%
225	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$3,979	\$5,165	\$14,223	-\$277	-5.36%
226	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$3,931	\$3,784	\$763	-\$124	-3.28%
227	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$3,441	\$15,303	\$17,472	\$17,691	115.60%
228	GREAT DIVIDE INSURANCE COMPANY	0.00%	\$3,397	\$20,158	\$38,633	\$32,064	159.06%
229	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$3,316	\$8,861	\$0	-\$76	-0.86%
230	GLOBE INDEMNITY COMPANY	0.00%	\$3,302	\$3,302	\$919	\$0	0.00%
231	PACIFIC INDEMNITY COMPANY	0.00%	\$3,204	\$3,192	-\$1,236	-\$1,283	-40.19%
232	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	\$3,174	\$16,150	\$1,666	-\$300	-1.86%
233	COLORADO CASUALTY INSURANCE COMPANY	0.00%	\$2,797	\$5,067	\$389	\$250	4.93%
234	ACCEPTANCE INDEMNITY INSURANCE CO	0.00%	\$2,613	\$2,172	\$0	\$0	0.00%
235	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.00%	\$2,374	\$11,291	\$712	-\$15	-0.13%
236	SAFECO INSURANCE CO OF AMERICA	0.00%	\$1,834	\$66,604	\$12,843	\$9,510	14.28%
237	VALIANT INS CO	0.00%	\$1,762	\$58,718	\$118,888	\$112,959	192.38%
238	WESTFIELD INSURANCE COMPANY	0.00%	\$1,628	\$1,069	\$10	\$15	1.40%
239	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	\$1,213	\$9,729	\$1,473	-\$14	-0.14%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

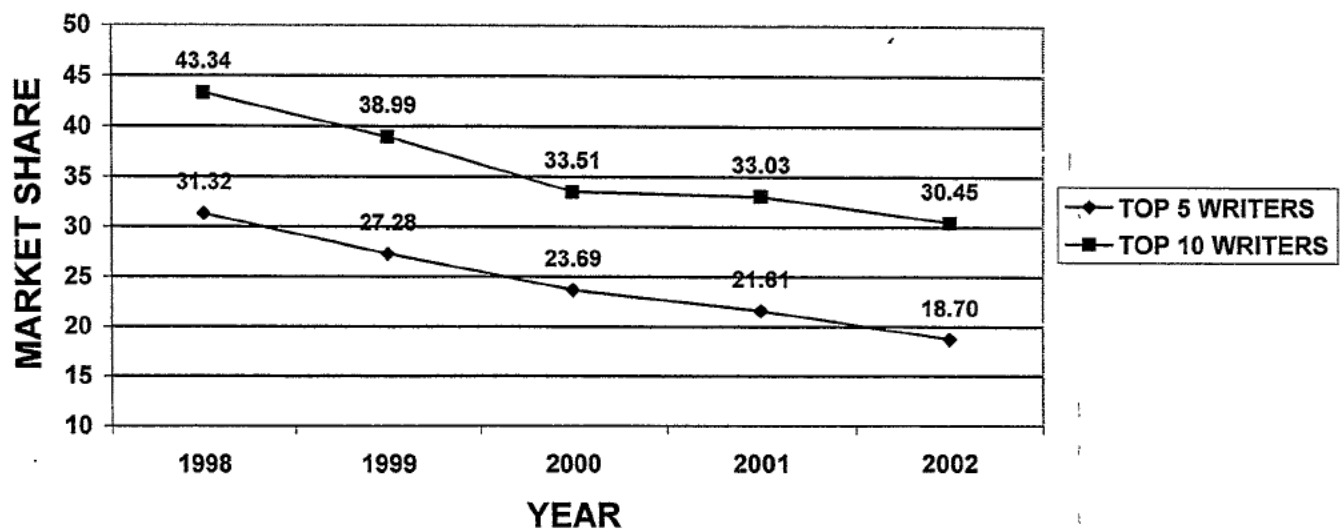
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
240	SOUTHERN INSURANCE COMPANY	0.00%	\$1,191	\$17,097	\$2,975	\$2,981	17.44%
241	PROPERTY & CASUALTY INS CO OF HARTFORD	0.00%	\$1,075	\$1,070	\$1,542	\$182	17.01%
242	XL SPECIALTY INSURANCE COMPANY	0.00%	\$969	\$969	\$0	\$0	0.00%
243	SAFEGUARD INSURANCE COMPANY	0.00%	\$918	\$3,750	\$1,600	\$3,361	89.63%
244	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$916	\$4,206	\$600	-\$336	-7.99%
245	PHOENIX INSURANCE COMPANY THE	0.00%	\$757	\$681	\$0	-\$1,880	-276.06%
246	STATE NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$552	\$770	\$0	\$0	0.00%
247	REDLAND INSURANCE COMPANY	0.00%	\$509	\$7,348	\$3,558	\$8,633	117.49%
248	AMERICAN PROTECTION INSURANCE CO	0.00%	\$486	\$2,311	\$3,697	\$3,691	159.71%
249	COUNTRY MUTUAL INSURANCE COMPANY	0.00%	\$469	\$469	\$0	\$6	1.28%
250	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.00%	\$255	\$21	\$0	\$0	0.00%
251	WINTERHUR INTERNATIONAL AMERICA INS CO	0.00%	\$211	\$554	\$730	-\$8,464	-1527.80%
252	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$126	\$111	\$0	\$0	0.00%
253	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$102	\$32	\$0	-\$5	-15.63%
254	UNITED SECURITY INSURANCE COMPANY	0.00%	\$93	\$1,852	\$6,264	\$6,823	368.41%
255	ARGONAUT INSURANCE COMPANY	0.00%	\$12	\$10	\$3	\$3	30.00%
256	MILLERS MUTUAL INSURANCE ASSOCIATION	0.00%	\$8	\$3,161	\$32,659	\$25,136	795.19%
257	FIDELITY AND CASUALTY CO OF NY	0.00%	\$3	\$3	-\$250	-\$250	-8333.33%
258	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$1	\$732	\$19,259	\$17,264	2358.47%
259	GEICO INDEMNITY COMPANY	0.00%	\$1	\$1	\$0	\$0	0.00%
260	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.00%	\$1	\$3	\$0	\$0	0.00%
261	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.00%	\$0	\$3	\$0	\$0	0.00%
262	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5,586	N/A
263	CAMDEN FIRE INSURANCE ASSOCIATION THE	0.00%	\$0	\$0	-\$140	-\$140	N/A
264	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$5,189	N/A
265	COREGIS INSURANCE COMPANY	0.00%	\$0	\$17,776	\$5,706	-\$616	-3.47%
266	EVEREST NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$930	N/A
267	EVERGREEN NATIONAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$601	N/A
268	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$0	\$0	-\$513	N/A
269	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$17	N/A
270	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$0	\$0	-\$10,991	N/A
271	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$0	\$0	\$0	-\$3	N/A
272	GLENS FALLS INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$10,887	N/A
273	HOUSTON GENERAL INS CO	0.00%	\$0	\$0	\$0	\$1,342	N/A
274	INSURANCE COMPANY OF THE WEST	0.00%	\$0	\$0	\$0	\$2,950	N/A
275	JEFFERSON INSURANCE COMPANY	0.00%	\$0	\$0	\$1,629	\$3,463	N/A
276	LM INSURANCE CORPORATION	0.00%	\$0	\$477	\$0	\$0	0.00%
277	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$216	-\$21,552	N/A
278	MICHIGAN MILLERS MUTUAL INS CO	0.00%	\$0	\$344	\$0	\$0	0.00%
279	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	\$22	N/A
280	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	\$72	N/A
281	PEAK PROPERTY AND CASUALTY INS CORP	0.00%	\$0	\$0	-\$758	-\$756	N/A
282	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	\$0	\$0	-\$520	-\$530	N/A
283	QUADRANT INDEMNITY INSURANCE CO	0.00%	\$0	\$85	\$0	-\$23	-27.06%
284	SECURA SUPREME INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2	N/A
285	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$0	\$0	\$0	-\$27	N/A
286	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
287	STONINGTON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$761	N/A
288	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	-\$2,956	\$926	N/A
289	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	-\$233	\$15	N/A
290	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$0	\$0	-\$60	-\$20	N/A
291	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5	N/A
292	VIGILANT INSURANCE COMPANY	0.00%	\$0	\$19	\$0	-\$108	-568.42%
293	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$378	N/A
294	ST PAUL PROPERTY & CASUALTY INS CO	0.00%	-\$29	\$1,615	\$3,392	\$1,560	96.59%
295	TRUMBULL INSURANCE COMPANY	0.00%	-\$75	\$554	-\$21,706	-\$15,231	-2749.28%
296	ATLANTIC INSURANCE COMPANY	0.00%	-\$88	\$6,676	\$11,269	\$38,802	581.22%
297	TRAVELERS INDEMNITY CO OF AMERICA	0.00%	-\$672	-\$706	-\$50	-\$5,578	790.08%
298	COLUMBIA INSURANCE COMPANY	0.00%	-\$1,011	\$294	\$0	\$3	1.02%
299	UNITED FINANCIAL CASUALTY COMPANY	0.00%	-\$1,624	\$3,268	-\$6,317	-\$11,987	-366.80%

2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)

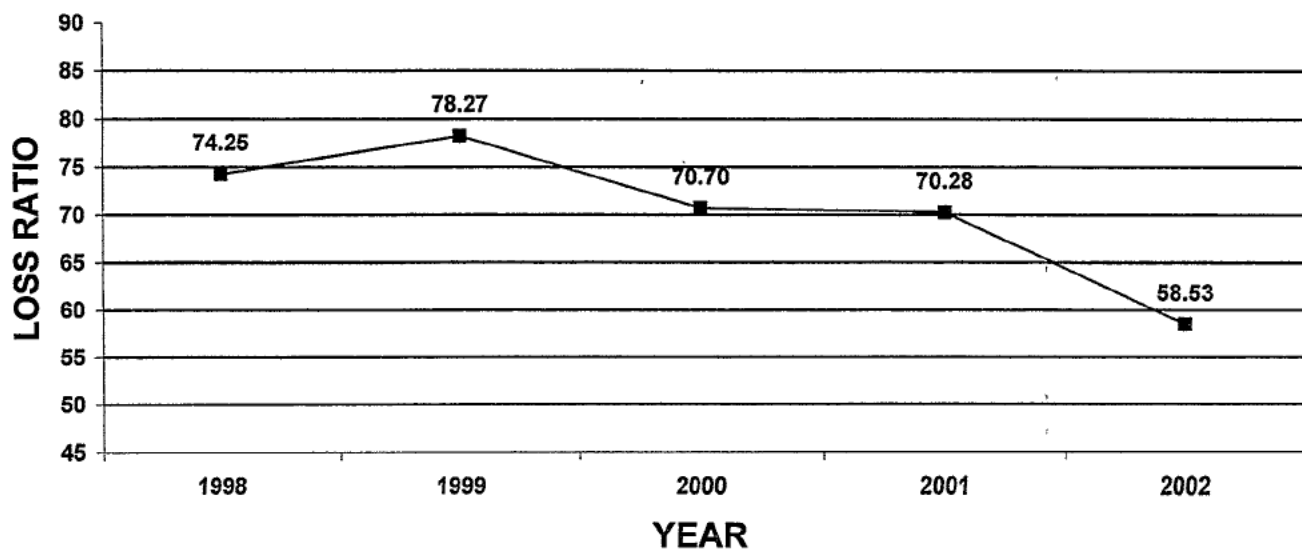
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
300	INSURANCE CO OF THE STATE OF PA	0.01%	-\$8,163	-\$33,454	\$74,767	\$104,712	-313.00%
	TOTAL	100.00%	\$100,617,350	\$94,879,197	\$49,031,878	\$55,532,374	58.53%

MISSOURI COMMERCIAL AUTO INSURANCE
(Auto Collision)

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

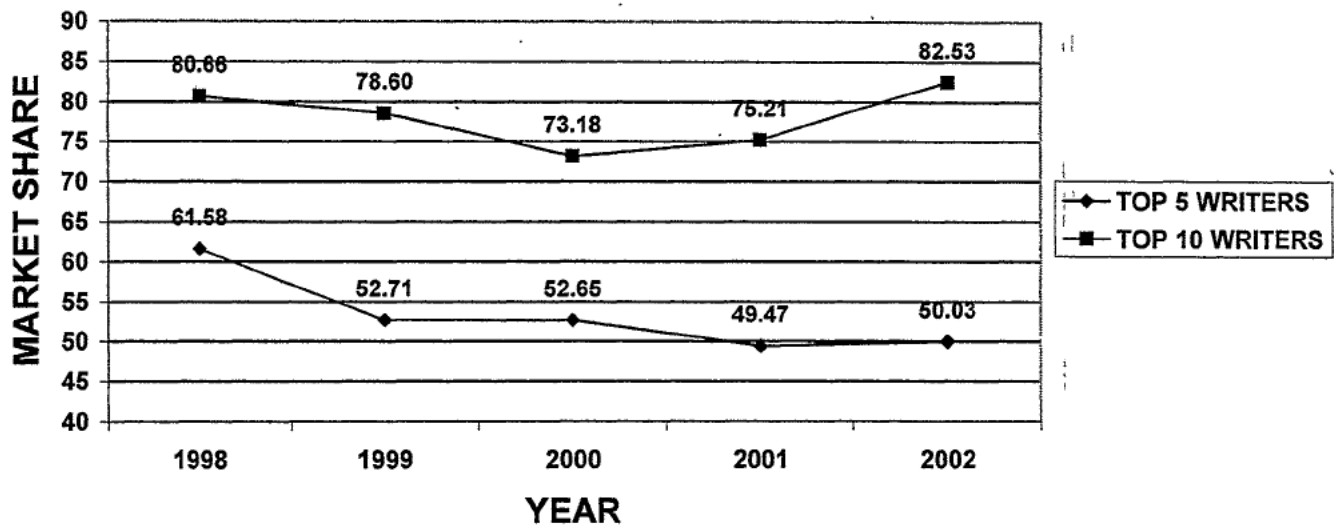


**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - AIRCRAFT**

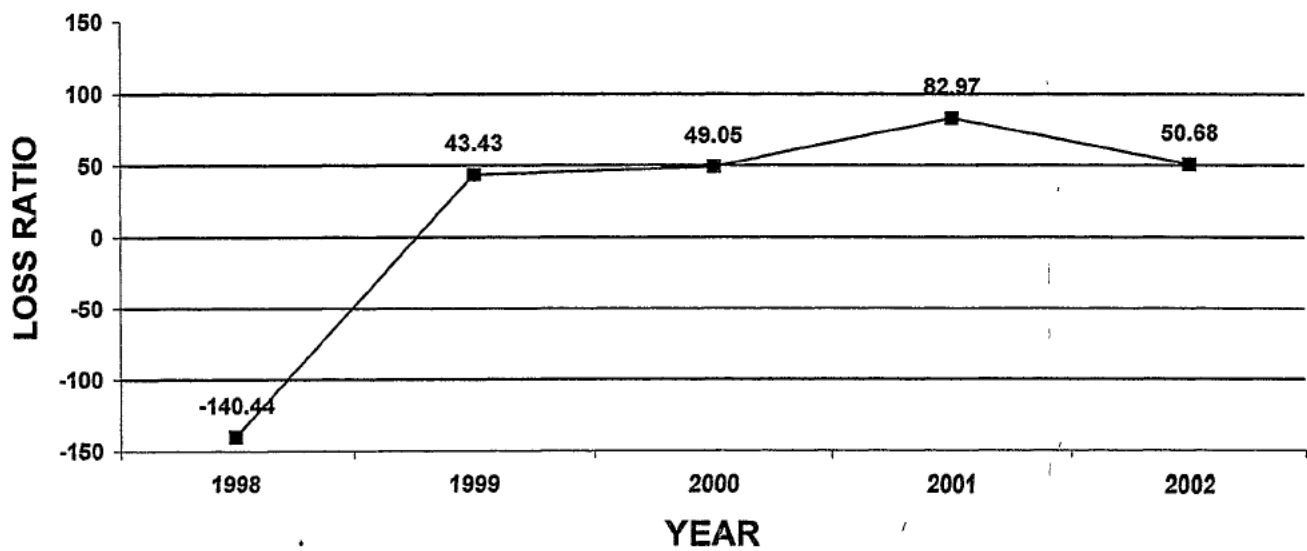
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	HARTFORD FIRE INSURANCE COMPANY	11.64%	\$4,257,162	\$2,172,066	\$353,730	\$1,014,976	46.73%
2	CONTINENTAL INSURANCE COMPANY THE	10.65%	\$3,896,757	\$2,987,042	\$251,670	\$932,558	31.22%
3	FEDERAL INSURANCE COMPANY	9.62%	\$3,518,408	\$2,710,061	\$798,609	\$1,738,319	64.14%
4	ST PAUL FIRE & MARINE INSURANCE CO	9.24%	\$3,381,890	\$4,514,352	\$551,752	\$912,369	20.21%
5	NATIONAL UNION FIRE INS CO OF PITTSBURG	8.88%	\$3,249,821	\$2,762,392	\$501,739	\$1,946,612	70.47%
6	LIBERTY MUTUAL INSURANCE COMPANY	8.42%	\$3,078,861	\$1,163,597	\$3,051,990	\$4,034,171	346.70%
7	XL SPECIALTY INSURANCE COMPANY	8.14%	\$2,977,773	\$3,198,365	\$375,634	\$954,882	29.86%
8	OLD REPUBLIC INSURANCE COMPANY	7.71%	\$2,820,689	\$2,731,924	\$714,753	\$1,530,617	56.03%
9	CINCINNATI INS CO THE	4.50%	\$1,645,336	\$1,528,132	\$80,884	\$95,426	6.24%
10	INSURANCE CO OF THE STATE OF PA	3.74%	\$1,368,419	\$1,259,190	\$607,341	\$1,103,313	87.62%
11	U S SPECIALTY INSURANCE COMPANY	2.92%	\$1,067,626	\$1,263,193	\$384,335	\$266,253	21.08%
12	ACE AMERICAN INSURANCE COMPANY	2.74%	\$1,001,224	\$1,000,709	\$42,185	\$117,765	11.77%
13	AMERICAN HOME ASSURANCE COMPANY	2.66%	\$971,832	\$1,202,536	\$2,524,297	-\$405,084	-33.69%
14	AVEMCO INSURANCE COMPANY	2.02%	\$737,265	\$758,174	\$308,056	\$284,849	37.57%
15	WESTCHESTER FIRE INSURANCE COMPANY	1.64%	\$601,404	\$570,959	-\$79,024	-\$12,915	-2.26%
16	ZURICH AMERICAN INSURANCE COMPANY	1.29%	\$473,226	\$453,767	\$98,879	\$189,351	41.73%
17	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.92%	\$336,386	\$189,564	\$0	\$0	0.00%
18	HARTFORD CASUALTY INS CO	0.92%	\$335,081	\$276,904	\$6,458	-\$2,084	-0.75%
19	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.82%	\$300,602	\$967,217	\$653,480	\$170,817	17.66%
20	ACE PROPERTY AND CASUALTY INSURANCE CO	0.54%	\$196,004	\$103,801	\$0	\$25,724	24.78%
21	CLARENDON NATIONAL INS CO	0.52%	\$192,012	\$153,597	\$0	\$46,768	30.45%
22	NORTH AMERICAN SPECIALTY INS CO	0.47%	\$173,360	\$182,018	\$0	\$23,049	12.66%
23	STONINGTON INSURANCE COMPANY	0.12%	\$43,418	\$128,005	\$2,075	-\$4,135	-3.23%
24	JEFFERSON INSURANCE COMPANY	0.10%	\$38,391	\$43,277	\$5,300	-\$6,405	-14.80%
25	AXA CORPORATE SOLUTIONS INSURANCE CO	0.06%	\$20,286	\$487,520	\$1,117	\$3,654	0.75%
26	NAVIGATORS INSURANCE COMPANY	0.01%	\$3,312	\$3,312	\$20,707	-\$26,037	-786.14%
27	ALLSTATE INSURANCE COMPANY	0.00%	\$834	\$968	\$0	-\$113	-11.67%
28	AMERICAN EMPIRE INS CO	0.00%	\$0	\$0	\$0	-\$81	N/A
29	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$0	\$0	\$1,213	-\$29,169	N/A
30	COMBINED SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$13,869	N/A
31	FACTORY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$8,230	\$8,230	N/A
32	FIDELITY AND CASUALTY CO OF NY	0.00%	\$0	\$0	-\$2	-\$292,647	N/A
33	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$0	\$3,005	\$33,266	N/A
34	FOLKSAMERICA REINSURANCE COMPANY	0.00%	\$0	\$0	\$923	\$954	N/A
35	GLENS FALLS INSURANCE COMPANY THE	0.00%	\$0	\$0	\$4,969	\$55,994	N/A
36	GLOBE INDEMNITY COMPANY	0.00%	\$0	\$0	\$3	-\$5,367	N/A
37	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$526	\$76,093	-\$398,427	-75746.58%
38	GULF INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$13,280	N/A
39	HANOVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$1,057	N/A
40	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$8,888	N/A
41	INSURANCE CORPORATION OF NEW YORK	0.00%	\$0	\$0	\$0	-\$39,101	N/A
42	NATIONAL INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	\$60,591	N/A
43	RANGER INSURANCE COMPANY	0.00%	\$0	\$0	\$2,800,708	\$121,745	N/A
44	RLI INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$8,758	N/A
45	ROYAL INDEMNITY COMPANY	0.00%	\$0	\$96	\$7	\$5,616	6891.67%
46	ROYAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$83,467	\$7,888	N/A
47	SEA INSURANCE CO OF AMERICA THE	0.00%	\$0	\$0	\$7,429	-\$2,775	N/A
48	SENTRY SELECT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$14,830	N/A
49	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$434	\$21,923	N/A
50	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$108,783	\$120,469	N/A
51	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$63	\$5,467	N/A
52	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$13	\$13	N/A
53	CENTENNIAL INSURANCE COMPANY	-0.01%	-\$3,050	-\$2,943	\$122,366	\$85,811	-2915.77%
54	LUMBERMENS MUTUAL CASUALTY CO	-0.02%	-\$6,100	-\$5,885	\$243,843	\$96,717	-1643.45%
55	NEW HAMPSHIRE INSURANCE COMPANY	-0.02%	-\$7,753	-\$7,753	\$0	-\$5,153	66.46%
56	GREENWICH INSURANCE COMPANY	-0.03%	-\$9,150	-\$9,051	\$365,788	\$680,416	-7517.58%
57	CONTINENTAL CASUALTY COMPANY	-0.05%	-\$18,362	-\$17,716	\$602,147	\$1,055,321	-5956.88%
58	NEW YORK MARINE & GENERAL INS CO	-0.15%	-\$55,208	\$145,366	\$179,609	\$173,566	119.40%
TOTAL		100.00%	\$36,587,756	\$32,915,282	\$15,865,058	\$16,682,735	50.68%

MISSOURI AIRCRAFT INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - FIDELITY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FEDERAL INSURANCE COMPANY	21.97%	\$4,351,880	\$3,484,141	\$2,520,752	\$2,612,447	74.98%
2	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	14.73%	\$2,918,631	\$2,603,718	\$2,773,741	\$3,135,183	120.41%
3	CUMIS INSURANCE SOCIETY INC	8.51%	\$1,686,068	\$1,699,249	\$1,743,223	\$987,967	58.14%
4	FIDELITY AND DEPOSIT CO MARYLAND	7.43%	\$1,472,882	\$1,134,149	\$39,046	\$160,855	14.18%
5	KANSAS BANKERS SURETY COMPANY THE	5.90%	\$1,167,889	\$1,166,829	\$854,415	\$909,415	77.94%
6	NATIONAL UNION FIRE INS CO OF PITTSBURG	5.89%	\$1,166,607	\$969,523	\$680,619	\$262,219	27.05%
7	HARTFORD FIRE INSURANCE COMPANY	5.25%	\$1,040,375	\$883,901	\$541,238	\$187,866	21.25%
8	WESTERN SURETY COMPANY	3.00%	\$594,582	\$584,326	\$196,791	\$162,891	27.88%
9	ST PAUL MERCURY INSURANCE COMPANY	2.67%	\$529,669	\$657,745	\$1,143,042	\$1,069,488	162.60%
10	CONTINENTAL CASUALTY COMPANY	2.55%	\$506,042	\$416,082	\$53,070	-\$637,821	-153.29%
11	ZURICH AMERICAN INSURANCE COMPANY	2.53%	\$501,290	\$285,481	\$0	\$42,511	14.89%
12	GREAT AMERICAN INSURANCE COMPANY	1.77%	\$350,430	\$319,854	\$929,565	\$940,703	294.10%
13	GULF INSURANCE COMPANY	1.62%	\$321,644	\$476,708	\$26,553	\$412,546	86.54%
14	UNIVERSAL UNDERWRITERS INS CO	1.59%	\$315,609	\$285,695	\$198,328	\$208,971	73.14%
15	ST PAUL FIRE & MARINE INSURANCE CO	1.47%	\$291,440	\$285,053	\$18,697	-\$5,759	-2.02%
16	LIBERTY INSURANCE UNDERWRITERS INC.	0.81%	\$161,363	\$131,593	\$0	\$0	0.00%
17	OLD REPUBLIC SURETY COMPANY	0.74%	\$145,632	\$145,222	\$2,209	\$653	0.45%
18	CINCINNATI INS CO THE	0.73%	\$145,246	\$102,344	\$0	\$2,356	2.30%
19	FEDERATED MUTUAL INSURANCE COMPANY	0.65%	\$128,306	\$136,115	\$100,272	\$49,848	36.62%
20	SENTRY SELECT INSURANCE COMPANY	0.65%	\$127,920	\$98,574	\$17,800	\$30,200	30.64%
21	OHIO CASUALTY INSURANCE COMPANY	0.57%	\$113,390	\$137,832	\$0	\$9,009	6.54%
22	LUMBERMENS MUTUAL CASUALTY CO	0.55%	\$109,081	\$120,713	\$95,124	\$349,764	289.75%
23	RLI INSURANCE COMPANY	0.51%	\$100,394	\$101,480	\$47,350	\$79,733	78.57%
24	ROYAL INSURANCE COMPANY OF AMERICA	0.49%	\$96,222	\$100,455	\$0	-\$71,313	-70.99%
25	NATIONWIDE MUTUAL INSURANCE COMPANY	0.42%	\$83,511	\$83,418	\$9,500	\$4,060	4.87%
26	GULF INSURANCE COMPANY UK LIMITED	0.42%	\$83,333	\$83,333	\$0	\$103,841	124.61%
27	ST PAUL GUARDIAN INSURANCE COMPANY	0.40%	\$79,044	\$77,475	\$1,440	\$4,012	5.18%
28	AFFILIATED FM INSURANCE COMPANY	0.40%	\$78,687	\$230,047	\$87,042	-\$386,320	-167.93%
29	BANCINSURE INC	0.40%	\$78,531	\$95,078	\$39,058	\$21,078	22.17%
30	CONTINENTAL INSURANCE COMPANY THE	0.37%	\$73,983	\$69,575	\$21,177	-\$154,756	-222.43%
31	EXECUTIVE RISK INDEMNITY INC	0.32%	\$62,620	\$62,528	\$0	-\$9,299	-14.87%
32	STATE AUTO PROPERTY & CASUALTY INS CO	0.29%	\$58,288	\$56,466	\$3,976	\$4,149	7.35%
33	COLONIAL AMERICAN CASUALTY AND SURETY C	0.29%	\$57,740	\$23,306	\$0	\$3,284	14.09%
34	LIBERTY MUTUAL INSURANCE COMPANY	0.29%	\$56,502	\$66,686	\$18,399	\$17,001	25.49%
35	EMPLOYERS MUTUAL CASUALTY COMPANY	0.28%	\$55,983	\$54,978	-\$13,978	-\$10,376	-18.87%
36	FEDERATED SERVICE INSURANCE COMPANY	0.27%	\$54,146	\$53,619	\$250,000	\$151,685	282.89%
37	STATE FARM FIRE AND CASUALTY CO	0.26%	\$51,592	\$50,313	\$0	\$0	0.00%
38	AMERICAN STATES INSURANCE COMPANY	0.26%	\$51,394	\$56,893	-\$1,580	\$5,447	9.57%
39	PROGRESSIVE CASUALTY INSURANCE CO	0.21%	\$41,980	\$110,953	\$314,525	\$71,973	64.87%
40	TRAVELERS CASUALTY AND SURETY CO	0.17%	\$33,570	\$35,675	-\$11,674	-\$75,463	-211.53%
41	CAPITOL INDEMNITY CORPORATION	0.15%	\$30,180	\$22,009	\$0	\$456	2.07%
42	NATIONAL FARMERS UNION PRO & CAS CO	0.15%	\$29,306	\$28,060	\$0	-\$190	-0.68%
43	AMERISURE MUTUAL INSURANCE COMPANY	0.13%	\$25,803	\$24,429	-\$1,000	\$3,096	12.67%
44	AMERICAN MOTORISTS INSURANCE CO	0.12%	\$24,018	\$25,701	\$5,368	-\$9,499	-36.96%
45	UNITED FIRE AND CASUALTY COMPANY	0.12%	\$23,244	\$24,441	\$0	\$3,000	12.27%
46	FEDERATED RURAL ELECTRIC INS EXCHANGE	0.11%	\$21,932	\$21,677	\$0	-\$11,228	-51.80%
47	CONTINENTAL WESTERN INSURANCE CO.	0.10%	\$19,862	\$27,606	\$0	\$0	0.00%
48	GREAT NORTHERN INSURANCE COMPANY	0.10%	\$19,371	\$20,312	-\$3,630	\$8,178	40.26%
49	GULF UNDERWRITERS INSURANCE COMPANY	0.10%	\$18,822	\$17,347	\$0	\$11,814	68.10%
50	AUTO OWNERS INSURANCE CO MUTUAL	0.08%	\$16,071	\$15,173	-\$10,300	\$2,016	13.29%
51	BOND SAFEGUARD INSURANCE COMPANY	0.08%	\$14,922	\$12,860	\$0	\$1,000	7.78%
52	VIGILANT INSURANCE COMPANY	0.07%	\$14,095	\$13,231	\$0	-\$986	-7.45%
53	TRAVELERS INDEMNITY CO OF ILLINOIS	0.07%	\$13,082	\$14,679	-\$1,400	-\$101,971	-694.67%
54	HARTFORD UNDERWRITERS INSURANCE CO	0.06%	\$12,166	\$24,811	\$0	-\$4,028	-16.23%
55	UNITED STATES FIDELITY & GUARANTY CO	0.06%	\$11,734	\$12,651	-\$1,353	-\$8,619	-68.13%
56	AMERICAN FAMILY MUTUAL INS CO	0.06%	\$11,606	\$9,813	\$0	\$0	0.00%
57	FARMERS ALLIANCE MUTUAL INS CO	0.06%	\$11,549	\$12,031	\$0	\$0	0.00%
58	HOMELAND CENTRAL INSURANCE COMPANY	0.06%	\$10,897	\$12,782	\$0	-\$11,571	-90.53%
59	COOPERATIVE MUTUAL INSURANCE COMPANY	0.05%	\$9,908	\$6,031	\$0	\$0	0.00%
60	FIDELITY AND GUARANTY INSURANCE COMPANY	0.04%	\$8,211	\$5,639	\$0	-\$237	-4.20%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - FIDELITY**

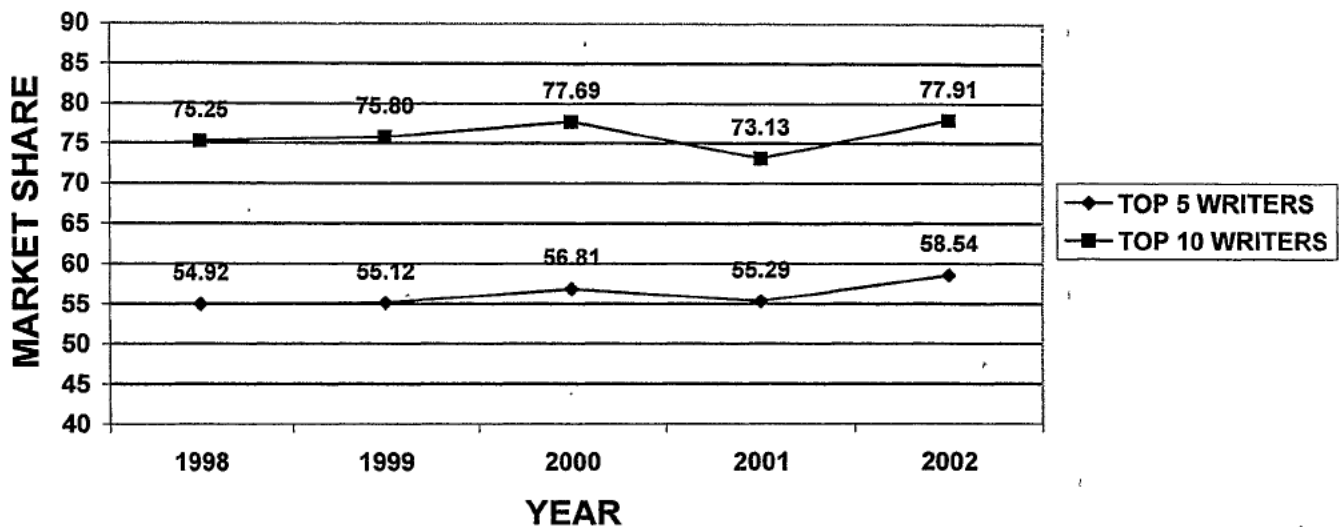
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	NORTHERN INSURANCE CO OF NEW YORK	0.04%	\$7,712	\$11,145	\$0	-\$35	-0.31%
62	STATE AUTOMOBILE MUTUAL INS CO	0.04%	\$7,549	\$7,036	\$0	\$245	3.48%
63	FIDELITY & GUARANTY INS UNDERWRITERS	0.03%	\$6,022	\$7,252	\$0	-\$137	-1.89%
64	UNION INSURANCE CO	0.03%	\$5,251	\$4,518	\$0	\$0	0.00%
65	SENTRY INSURANCE A MUTUAL COMPANY	0.03%	\$5,099	\$6,339	\$0	-\$34	-0.54%
66	ALLSTATE INSURANCE COMPANY	0.03%	\$5,027	\$5,561	\$0	-\$327	-5.88%
67	TRINITY UNIVERSAL INSURANCE COMPANY	0.02%	\$4,654	\$4,733	\$0	\$12,584	265.88%
68	AMERICAN CASUALTY CO OF READING PA	0.02%	\$4,348	\$2,207	\$2,862	-\$48,470	-2196.19%
69	INTERNATIONAL BUS & MERCANTILE REASSUR	0.02%	\$3,829	\$3,507	\$0	\$0	0.00%
70	AMERICAN ZURICH INSURANCE COMPANY	0.02%	\$3,673	\$2,437	\$0	\$135	5.54%
71	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.02%	\$3,515	\$3,501	-\$1,807	\$29,511	842.93%
72	CHURCH MUTUAL INSURANCE COMPANY	0.02%	\$3,191	\$3,127	\$0	\$0	0.00%
73	PACIFIC INDEMNITY COMPANY	0.02%	\$3,167	\$3,166	\$0	\$760	24.01%
74	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.01%	\$2,891	\$2,162	\$0	-\$694	-32.10%
75	AMERICAN AND FOREIGN INSURANCE CO	0.01%	\$2,747	\$2,747	\$0	-\$865	-31.49%
76	GREAT AMERICAN ASSURANCE COMPANY	0.01%	\$2,703	\$1,831	\$0	\$183	9.99%
77	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$2,640	\$2,355	\$0	\$626	26.58%
78	TRI STATE INSURANCE CO OF MINNESOTA	0.01%	\$2,623	\$4,333	-\$1,950	-\$1,950	-45.00%
79	GRINNELL MUTUAL REINSURANCE COMPANY	0.01%	\$2,617	\$2,523	\$0	\$0	0.00%
80	OLD REPUBLIC INSURANCE COMPANY	0.01%	\$2,601	\$2,865	\$0	-\$2,159	-75.36%
81	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.01%	\$2,441	\$1,226	\$0	-\$92	-7.50%
82	GENERAL CASUALTY CO OF WISCONSIN	0.01%	\$1,964	\$2,140	\$0	-\$70	-3.27%
83	AMERICAN ECONOMY INSURANCE COMPANY	0.01%	\$1,763	\$1,556	-\$875	\$12	0.77%
84	CLARENDON NATIONAL INS CO	0.01%	\$1,620	\$408	\$0	\$154	37.75%
85	OWNERS INSURANCE COMPANY	0.01%	\$1,616	\$1,405	-\$875	-\$872	-62.06%
86	NATIONWIDE AGRIBUSINESS INS CO	0.01%	\$1,389	\$1,112	\$0	\$32	2.88%
87	OAK RIVER INSURANCE COMPANY	0.01%	\$1,339	\$803	\$0	\$0	0.00%
88	MASSACHUSETTS BAY INS CO	0.01%	\$1,312	\$1,312	\$0	\$500	38.11%
89	HANOVER INSURANCE COMPANY THE	0.01%	\$1,233	\$4,949	-\$11,720	-\$59,818	-1208.69%
90	AMCO INSURANCE COMPANY	0.01%	\$1,206	\$756	\$0	\$7	0.93%
91	MARYLAND CASUALTY COMPANY	0.01%	\$1,200	\$2,545	\$0	-\$252	-9.90%
92	AXA RE PROPERTY AND CASUALTY INSURANCE CO	0.01%	\$1,167	\$585	\$0	\$226	38.63%
93	HARTFORD CASUALTY INS CO	0.01%	\$1,125	\$1,693	\$0	-\$474	-28.00%
94	FARMLAND MUTUAL INSURANCE COMPANY	0.01%	\$1,071	\$669	\$0	\$39	5.83%
95	INSURANCE CORPORATION OF HANNOVER	0.01%	\$1,058	\$1,025	\$0	\$260	25.37%
96	REGENT INSURANCE COMPANY	0.01%	\$1,035	\$1,157	\$0	\$97	8.38%
97	COLUMBIA MUTUAL INSURANCE CO	0.01%	\$1,000	\$979	\$0	\$0	0.00%
98	VALIANT INS CO	0.00%	\$918	\$723	\$0	-\$1	-0.14%
99	MID CENTURY INSURANCE COMPANY	0.00%	\$888	\$955	\$0	-\$55	-5.76%
100	AMERICAN ALTERNATIVE INS CORP	0.00%	\$885	\$924	\$0	\$633	68.51%
101	ATLANTIC MUTUAL INSURANCE COMPANY	0.00%	\$817	\$1,293	\$0	\$35	2.71%
102	TRANSPORTATION INSURANCE COMPANY	0.00%	\$725	\$687	\$0	-\$11,182	-1627.66%
103	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.00%	\$656	\$222	\$0	-\$100	-45.05%
104	SELECTIVE INSURANCE COMPANY OF AMERICA	0.00%	\$655	\$82	\$0	\$7	8.54%
105	SECURA INSURANCE A MUTUAL COMPANY	0.00%	\$636	\$787	\$0	\$0	0.00%
106	TRAVELERS INDEMNITY COMPANY	0.00%	\$635	\$1,495	\$3,321	\$34,729	2323.01%
107	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$599	\$1,875	\$0	-\$15,000	-800.00%
108	REDLAND INSURANCE COMPANY	0.00%	\$575	\$331	\$0	\$97	29.31%
109	ROYAL INDEMNITY COMPANY	0.00%	\$468	\$15,827	\$0	-\$4,034	-25.49%
110	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$450	\$150	\$0	-\$1,040	-693.33%
111	CONNECTICUT INDEMNITY COMPANY THE	0.00%	\$409	\$1,200	\$0	\$26	2.17%
112	CUMBERLAND CASUALTY & SURETY COMPANY	0.00%	\$400	\$309	\$0	\$65	21.04%
113	SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$394	\$577	\$0	\$160	27.73%
114	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	\$372	\$5,595	\$0	\$257	4.59%
115	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$370	\$765	\$0	-\$2,590	-338.56%
116	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$362	\$90	\$0	\$36	40.00%
117	TRAVELERS INDEMNITY CO OF AMERICA	0.00%	\$350	\$439	\$0	-\$12,235	-2787.02%
118	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	\$301	\$152	-\$200	-\$182	-119.74%
119	UNITED STATES FIRE INSURANCE CO	0.00%	\$279	\$3,277	\$0	-\$1,641	-50.08%
120	SELECTIVE INSURANCE CO OF S CAROLINA	0.00%	\$261	\$5,337	\$0	\$546	10.23%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - FIDELITY**

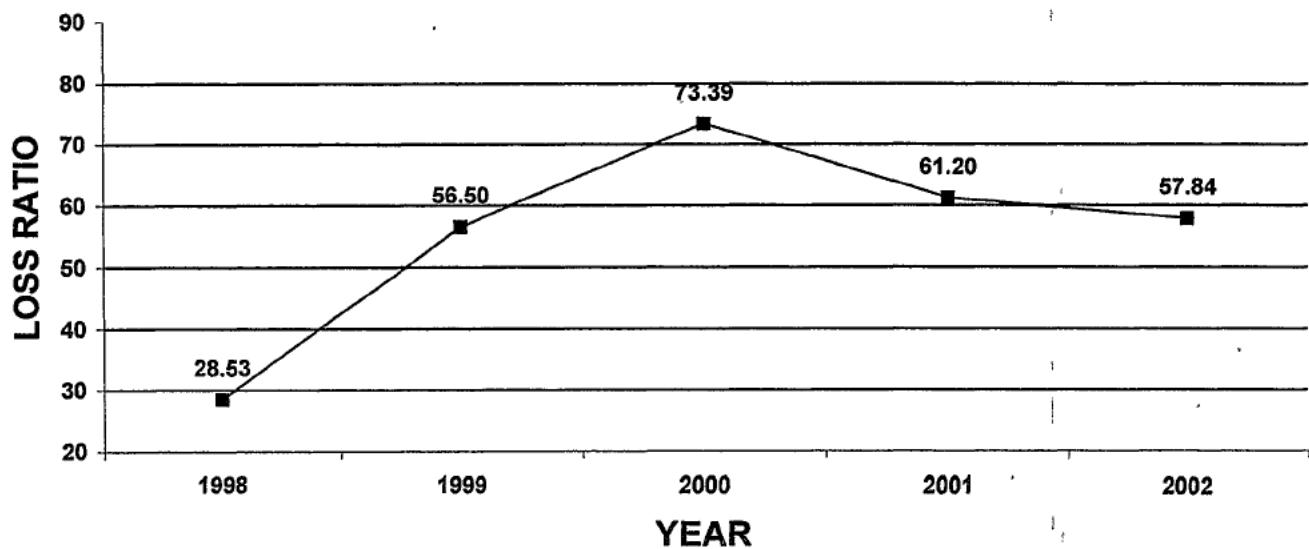
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	ONEBEACON INSURANCE COMPANY	0.00%	\$250	\$400	\$0	-\$13,924	-3481.00%
122	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.00%	\$244	\$244	\$0	\$0	0.00%
123	STATEWIDE INSURANCE COMPANY	0.00%	\$226	\$626	\$0	\$0	0.00%
124	ASSURANCE COMPANY OF AMERICA	0.00%	\$190	\$2,821	\$0	-\$834	-29.56%
125	PLATTE RIVER INSURANCE COMPANY	0.00%	\$187	\$58	\$0	\$20	34.48%
126	GUARANTEE COMPANY OF NORTH AMERICA USA THE	0.00%	\$180	\$58	\$0	\$0	0.00%
127	UNIVERSAL SURETY COMPANY	0.00%	\$150	\$59	\$0	\$17	28.81%
128	TRUCK INSURANCE EXCHANGE	0.00%	\$148	\$138	\$0	\$0	0.00%
129	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$141	\$1,007	\$0	-\$657	-65.24%
130	SCOTTSDALE INDEMNITY COMPANY	0.00%	\$113	\$168	\$0	\$603	358.93%
131	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$106	\$106	\$0	-\$52	-49.06%
132	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$100	\$184	\$0	\$0	0.00%
133	FARMERS INSURANCE EXCHANGE	0.00%	\$69	\$69	\$0	\$0	0.00%
134	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.00%	\$63	\$1,307	\$0	\$34	2.60%
135	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$39	\$33	\$0	-\$44	-133.33%
136	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	-\$1,320	-\$1,444	N/A
137	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
138	ATLANTIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$572	N/A
139	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$11	N/A
140	BITUMINOUS FIRE AND MARINE INS CO	0.00%	\$0	\$0	\$0	-\$200	N/A
141	CENTENNIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$20	N/A
142	COMBINED SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7,112	N/A
143	DAIMLERCHRYSLER INSURANCE COMPANY	0.00%	\$0	\$12,079	\$0	\$100,000	827.88%
144	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$1	\$0	-\$790	-79000.00%
145	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6	N/A
146	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$112	\$0	\$0	0.00%
147	GENERAL INSURANCE CO OF AMERICA	0.00%	\$0	\$1,654	\$0	-\$47	-2.84%
148	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	\$0	\$524	\$0	\$25	4.77%
149	GRANITE STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
150	GREENWICH INSURANCE COMPANY	0.00%	\$0	\$170	\$0	\$17,802	10471.76%
151	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$0	\$0	\$0	\$4	N/A
152	INDIANA LUMBERMENS MUTUAL INS CO	0.00%	\$0	\$358	\$0	\$0	0.00%
153	LIBERTY MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	\$446	N/A
154	LINCOLN GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$13	N/A
155	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	\$0	\$727	\$0	-\$134	-18.43%
156	NATIONAL AMERICAN INSURANCE COMPANY	0.00%	\$0	\$3	\$0	-\$19	-633.33%
157	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	\$1	N/A
158	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$9	N/A
159	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$0	\$0	\$0	-\$20	N/A
160	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$43	\$0	-\$3,607	-8388.37%
161	PEERLESS INSURANCE COMPANY	0.00%	\$0	\$37	\$0	\$0	0.00%
162	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$181	N/A
163	PHOENIX INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$437	N/A
164	SAFECO INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$44	N/A
165	SEABOARD SURETY COMPANY	0.00%	\$0	\$0	\$0	-\$1,347	N/A
166	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	\$1,681	\$0	\$51	3.03%
167	SHELTER GENERAL INS CO	0.00%	\$0	\$0	\$0	-\$20,000	N/A
168	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$0	\$0	\$0	-\$2,270	N/A
169	ST PAUL PROPERTY & CASUALTY INS CO	0.00%	\$0	\$357	\$0	-\$3,110	-871.15%
170	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	-\$9,660	-\$9,710	N/A
171	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$326	N/A
172	TWIN CITY FIRE INS CO	0.00%	\$0	\$33,877	\$0	\$963	2.84%
173	UNITED SECURITY INSURANCE COMPANY	0.00%	\$0	\$77	\$0	\$0	0.00%
174	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$1,950	\$0	\$0	0.00%
175	WAUSAU UNDERWRITERS INS CO	0.00%	\$0	\$0	\$0	-\$21	N/A
176	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	\$0	-\$307	-\$6,359	N/A
177	WESTFIELD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
178	HARCO NATIONAL INSURANCE COMPANY	0.00%	-\$110	\$351	-\$24,335	-\$25,894	-7377.21%
TOTAL		100.00%	\$19,810,174	\$18,100,444	\$12,640,539	\$10,469,708	57.84%

MISSOURI FIDELITY INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - SURETY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	9.31%	\$5,207,993	\$5,504,863	\$407,196	-\$1,917,435	-34.83%
2	ST PAUL FIRE & MARINE INSURANCE CO	7.45%	\$4,165,727	\$3,222,811	\$30,544	\$150,256	4.66%
3	WESTERN SURETY COMPANY	7.06%	\$3,949,138	\$3,416,829	\$853,189	\$907,744	26.57%
4	SAFECO INSURANCE CO OF AMERICA	6.55%	\$3,665,319	\$3,624,184	-\$667,949	\$98,358	2.71%
5	FIDELITY AND DEPOSIT CO MARYLAND	6.33%	\$3,541,183	\$3,409,081	\$327,000	\$1,259,009	36.93%
6	UNITED STATES FIDELITY & GUARANTY CO	4.25%	\$2,376,201	\$2,559,869	\$155,601	-\$52,063	-2.03%
7	FEDERAL INSURANCE COMPANY	3.67%	\$2,052,473	\$2,146,119	\$11,104	\$83,876	3.91%
8	UNITED FIRE AND CASUALTY COMPANY	3.03%	\$1,695,732	\$1,886,872	\$36,053	-\$210,134	-11.14%
9	EMPLOYERS MUTUAL CASUALTY COMPANY	2.88%	\$1,609,466	\$1,573,859	\$21,548	\$521,566	33.14%
10	HARTFORD FIRE INSURANCE COMPANY	2.66%	\$1,487,574	\$1,460,255	\$216,604	\$256,951	17.60%
11	NATIONAL FIRE INS CO OF HARTFORD	2.47%	\$1,381,206	\$1,581,366	\$0	-\$386,611	-24.45%
12	LIBERTY MUTUAL INSURANCE COMPANY	2.12%	\$1,186,584	\$1,152,100	\$0	\$509,416	44.22%
13	KANSAS BANKERS SURETY COMPANY THE	2.06%	\$1,152,134	\$1,063,458	\$0	-\$36,000	-3.39%
14	AMERICAN CASUALTY CO OF READING PA	1.88%	\$1,053,629	\$1,101,228	\$2,015,336	\$4,852,589	440.65%
15	INTERNATIONAL FIDELITY INSURANCE CO	1.80%	\$1,007,131	\$865,763	\$49,000	\$87,447	10.10%
16	NORTH AMERICAN SPECIALTY INS CO	1.78%	\$995,433	\$549,682	-\$60	\$81,957	14.91%
17	MERCHANTS BONDING CO (MUTUAL)	1.59%	\$888,645	\$874,810	\$29,495	\$22,488	2.57%
18	ATLANTIC MUTUAL INSURANCE COMPANY	1.54%	\$859,521	\$611,546	\$0	-\$4,541	-0.74%
19	RLI INSURANCE COMPANY	1.51%	\$842,940	\$810,670	\$36,396	\$132,467	16.34%
20	CAPITOL INDEMNITY CORPORATION	1.23%	\$688,526	\$664,381	\$303,616	\$126,096	18.98%
21	SEABOARD SURETY COMPANY	1.22%	\$681,058	\$730,024	\$171,990	-\$205,967	-28.21%
22	XL SPECIALTY INSURANCE COMPANY	1.22%	\$680,833	\$545,813	\$863	\$83,284	15.26%
23	AMERICAN STATES INSURANCE COMPANY	1.18%	\$660,031	\$830,660	\$43,982	\$125,255	15.08%
24	EMPLOYERS REINSURANCE CORPORATION	1.16%	\$646,685	\$644,810	\$0	-\$145,672	-22.59%
25	CONTINENTAL CASUALTY COMPANY	1.16%	\$646,538	\$588,702	\$0	-\$1,586,743	-269.53%
26	EVERGREEN NATIONAL INDEMNITY COMPANY	1.11%	\$618,329	\$576,650	\$0	\$51,023	8.85%
27	FIRST NATIONAL INS CO OF AMERICA	1.10%	\$613,857	\$489,331	\$17,336	\$13,219	2.70%
28	OHIO CASUALTY INSURANCE COMPANY	1.01%	\$564,580	\$668,366	\$42,410	\$63,945	9.57%
29	WASHINGTON INTERNATIONAL INSURANCE CO	1.00%	\$561,580	\$532,859	\$38,234	\$96,480	18.11%
30	GULF INSURANCE COMPANY	0.99%	\$552,001	\$487,798	-\$107,095	-\$75,534	-15.48%
31	OLD REPUBLIC SURETY COMPANY	0.97%	\$541,479	\$545,239	-\$1,542	\$4,463	0.82%
32	GREAT AMERICAN INSURANCE COMPANY	0.90%	\$503,011	\$473,651	\$0	\$9,274	1.96%
33	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.78%	\$435,859	\$310,054	\$0	\$31,368	10.12%
34	CONTRACTORS BONDING & INS COMPANY	0.73%	\$410,838	\$360,577	\$1,550	\$103,892	28.81%
35	SAFETY NATIONAL CASUALTY CORPORATION	0.67%	\$373,937	\$353,815	\$0	-\$56,529	-15.98%
36	BAR PLAN SURETY AND FIDELITY COMPANY, THE	0.67%	\$372,770	\$173,479	\$155,871	\$160,875	92.73%
37	NATIONWIDE MUTUAL INSURANCE COMPANY	0.60%	\$334,399	\$325,503	-\$3,610	\$25,253	7.76%
38	UNIVERSAL SURETY COMPANY	0.57%	\$320,215	\$248,091	-\$19,775	-\$161,940	-65.27%
39	MIDWEST EMPLOYERS CASUALTY COMPANY	0.53%	\$295,125	\$256,862	\$0	\$132,536	51.60%
40	AMERICAN MANUFACTURERS MUTUAL INS CO	0.51%	\$287,360	\$432,917	\$22,122	\$121,103	27.97%
41	AMERICAN HOME ASSURANCE COMPANY	0.45%	\$249,515	\$313,492	-\$70,704	\$49,435	15.77%
42	UNITED STATES FIRE INSURANCE CO	0.43%	\$242,834	\$146,433	\$0	\$12,747	8.71%
43	DAIMLERCHRYSLER INSURANCE COMPANY	0.37%	\$208,201	\$96,059	\$0	\$131,823	137.23%
44	CINCINNATI INS CO THE	0.37%	\$204,945	\$184,216	\$7,028	\$68,083	36.96%
45	FEDERATED MUTUAL INSURANCE COMPANY	0.36%	\$199,790	\$205,137	\$9,158	\$91,218	44.47%
46	COLONIAL AMERICAN CASUALTY AND SURETY C	0.35%	\$196,678	\$223,658	\$0	-\$1,582	-0.71%
47	CUMBERLAND CASUALTY & SURETY COMPANY	0.32%	\$178,224	\$184,304	\$65,810	\$76,030	41.25%
48	ST PAUL MERCURY INSURANCE COMPANY	0.30%	\$167,549	\$110,902	\$0	-\$1,080	-0.97%
49	STATE FARM FIRE AND CASUALTY CO	0.30%	\$167,171	\$161,945	\$14,116	-\$72,595	-44.83%
50	WESTCHESTER FIRE INSURANCE COMPANY	0.30%	\$166,011	\$96,258	\$0	\$0	0.00%
51	LUMBERMENS MUTUAL CASUALTY CO	0.29%	\$160,346	\$155,891	\$71,119	\$140,283	89.99%
52	AMERICAN MOTORISTS INSURANCE CO	0.27%	\$149,923	\$175,358	\$0	\$11,375	6.49%
53	BOND SAFEGUARD INSURANCE COMPANY	0.25%	\$141,163	\$85,320	\$0	\$11,900	13.95%
54	TRAVELERS CASUALTY AND SURETY CO	0.24%	\$136,514	\$123,116	-\$154,215	-\$66,769	-46.11%
55	DEVELOPERS SURETY AND INDEMNITY COMPANY	0.24%	\$135,565	\$108,678	\$450	\$5,066	4.66%
56	INLAND INSURANCE COMPANY	0.24%	\$134,631	\$62,829	\$48,800	\$56,280	89.58%
57	CONTINENTAL INSURANCE COMPANY THE	0.23%	\$128,854	\$80,114	\$0	-\$236,248	-294.89%
58	PROTECTIVE INSURANCE COMPANY	0.22%	\$125,400	\$112,993	\$0	\$2,500	2.21%
59	ACSTAR INSURANCE COMPANY	0.22%	\$123,108	\$87,131	\$560	-\$26,057	-29.91%
60	INSURANCE CO OF THE STATE OF PA	0.20%	\$109,333	\$94,005	\$87,747	\$121,565	129.32%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - SURETY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	AMERICAN GUARANTEE & LIABILITY INS CO	0.19%	\$107,069	\$116,464	\$3,575,017	-\$29,371	-25.22%
62	FIREMANS FUND INSURANCE COMPANY	0.19%	\$105,748	\$901,966	\$27,751	-\$439,768	-48.76%
63	AMCO INSURANCE COMPANY	0.18%	\$98,102	\$103,141	\$0	\$7,140	6.92%
64	FIDELITY AND GUARANTY INSURANCE COMPANY	0.16%	\$89,553	\$132,707	-\$14,990	-\$52,051	-39.22%
65	LYNDON PROPERTY INSURANCE COMPANY	0.15%	\$84,273	\$52,737	\$188,910	\$388,854	737.35%
66	UNIVERSAL UNDERWRITERS INS CO	0.15%	\$82,638	\$82,264	-\$2,671	-\$21,661	-26.33%
67	FARMERS ALLIANCE MUTUAL INS CO	0.14%	\$80,714	\$66,375	-\$7,237	-\$22,238	-33.50%
68	HANOVER INSURANCE COMPANY THE	0.14%	\$79,315	\$54,881	-\$594	\$3,241	5.91%
69	UNIVERSAL SURETY OF AMERICA	0.14%	\$76,454	\$77,129	\$363,116	\$320,044	414.95%
70	AMERICAN INSURANCE COMPANY THE	0.13%	\$75,366	\$213,070	\$3,093	\$97,112	45.58%
71	ROCHE SURETY AND CASUALTY COMPANY INC	0.13%	\$72,851	\$72,851	\$0	\$0	0.00%
72	AUTO OWNERS INSURANCE CO MUTUAL	0.13%	\$71,405	\$74,701	\$13,032	\$16,832	22.53%
73	FIRST COMMUNITY INSURANCE COMPANY	0.12%	\$68,309	\$36,854	\$0	\$0	0.00%
74	STATEWIDE INSURANCE COMPANY	0.12%	\$66,895	\$335,536	\$693,899	\$652,993	197.59%
75	SELECTIVE INSURANCE COMPANY OF AMERICA	0.12%	\$64,493	\$38,080	\$0	\$17,811	46.77%
76	MID-CONTINENT CASUALTY COMPANY	0.11%	\$63,514	\$63,778	\$3,550	\$16,672	26.14%
77	AMERICAN SURETY COMPANY	0.11%	\$60,332	\$52,149	\$7,514	\$7,514	14.41%
78	CONTINENTAL WESTERN INSURANCE CO	0.10%	\$57,663	\$52,812	\$29,364	\$27,863	52.76%
79	OLD REPUBLIC INSURANCE COMPANY	0.10%	\$56,831	\$56,940	\$13,240	\$16,302	28.63%
80	UNION INSURANCE CO	0.10%	\$55,490	\$39,970	\$0	\$0	0.00%
81	ALLEGHENY CASUALTY COMPANY	0.10%	\$54,656	\$37,056	\$0	\$0	0.00%
82	FARMLAND MUTUAL INSURANCE COMPANY	0.08%	\$46,892	\$50,597	\$0	-\$2,549	-5.04%
83	INSURANCE COMPANY OF THE WEST	0.08%	\$43,718	\$42,685	\$0	\$3,740	8.76%
84	TRINITY UNIVERSAL INSURANCE COMPANY	0.08%	\$42,371	\$42,553	\$10,871	\$10,871	25.55%
85	MID-STATE SURETY CORPORATION	0.07%	\$39,257	\$23,528	\$11,406	\$351,530	1494.09%
86	PLATTE RIVER INSURANCE COMPANY	0.07%	\$38,751	\$19,851	\$0	\$4,046	20.38%
87	INSURANCE COMPANY OF NORTH AMERICA	0.07%	\$37,570	\$39,970	\$0	\$600	1.50%
88	AEGIS SECURITY INSURANCE COMPANY	0.07%	\$37,460	\$38,911	\$0	\$0	0.00%
89	CAROLINA CASUALTY INSURANCE COMPANY	0.07%	\$36,463	\$31,502	\$8,316	\$26,646	84.59%
90	RANGER INSURANCE COMPANY	0.06%	\$35,566	\$35,535	-\$96	-\$19,338	-54.42%
91	PACIFIC INDEMNITY COMPANY	0.06%	\$35,267	\$42,992	\$0	\$1,783	4.15%
92	MID CENTURY INSURANCE COMPANY	0.06%	\$35,047	\$33,816	\$0	\$0	0.00%
93	BANCINSURE INC	0.06%	\$34,375	\$37,027	\$0	\$0	0.00%
94	VIGILANT INSURANCE COMPANY	0.06%	\$34,108	\$44,506	\$0	\$2,350	5.28%
95	GENERAL INSURANCE CO OF AMERICA	0.06%	\$33,621	\$34,432	\$0	-\$1,390	-4.04%
96	REDLAND INSURANCE COMPANY	0.06%	\$32,257	\$34,093	\$4,570	-\$1,920	-5.63%
97	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.05%	\$30,595	\$94,448	-\$125,027	-\$133,734	-141.60%
98	LINCOLN GENERAL INSURANCE CO	0.05%	\$29,607	\$16,311	-\$380	-\$19,665	-120.56%
99	COLUMBIA MUTUAL INSURANCE CO	0.05%	\$28,513	\$52,394	\$0	\$10,000	19.09%
100	GREENWICH INSURANCE COMPANY	0.05%	\$28,365	\$88,614	\$0	-\$50,560	-57.06%
101	UTICA MUTUAL INSURANCE COMPANY	0.05%	\$26,824	\$27,111	\$22,050	\$22,219	81.96%
102	BENCHMARK INSURANCE COMPANY	0.05%	\$25,528	\$21,071	\$0	\$0	0.00%
103	SURETY BONDING COMPANY OF AMERICA	0.04%	\$20,980	\$23,079	\$0	\$8,101	35.10%
104	OLD UNITED CASUALTY COMPANY	0.04%	\$20,976	\$16,075	\$0	\$0	0.00%
105	NORTH RIVER INSURANCE COMPANY THE	0.04%	\$20,480	\$41,702	\$0	\$3,004	7.20%
106	GLOBE INDEMNITY COMPANY	0.04%	\$20,438	\$19,094	\$0	\$1,764	9.24%
107	HARTFORD CASUALTY INS CO	0.04%	\$19,677	\$16,617	\$4,486	\$3,225	19.41%
108	FIREMENS INS CO OF NEWARK NEW JERSEY	0.03%	\$18,021	\$36,852	\$0	\$38,885	105.52%
109	CENTENNIAL INSURANCE COMPANY	0.03%	\$16,588	\$8,217	\$0	-\$6,612	-80.47%
110	ST PAUL GUARDIAN INSURANCE COMPANY	0.03%	\$14,604	\$10,865	\$0	\$1,297	11.94%
111	AMERICAN RELIABLE INSURANCE COMPANY	0.03%	\$14,399	\$14,399	\$0	\$6,342	44.04%
112	AMERICAN BANKERS INS CO OF FLORIDA	0.02%	\$13,869	\$8,664	\$0	\$12,542	144.76%
113	BANKERS INSURANCE COMPANY	0.02%	\$13,584	\$8,909	\$0	\$164	1.84%
114	MICHIGAN MILLERS MUTUAL INS CO	0.02%	\$13,443	\$12,821	\$0	\$0	0.00%
115	PEERLESS INSURANCE COMPANY	0.02%	\$12,025	\$20,699	\$0	\$0	0.00%
116	FARMINGTON CASUALTY COMPANY	0.02%	\$11,964	\$10,599	-\$32,275	-\$71,949	-678.83%
117	MOTORS INSURANCE CORPORATION	0.02%	\$11,342	\$12,975	\$0	-\$318	-2.45%
118	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.02%	\$10,723	\$15,011	\$0	-\$10,285	-68.52%
119	NATIONAL AMERICAN INSURANCE COMPANY	0.02%	\$10,627	\$11,632	\$0	-\$12,284	-105.61%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - SURETY**

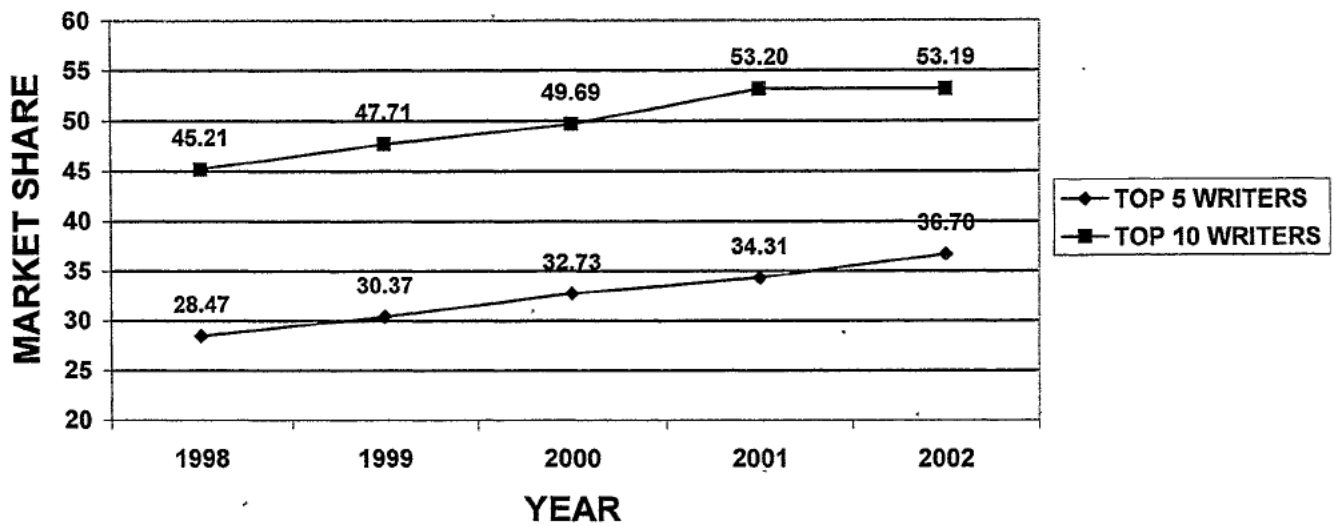
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	FINANCIAL PACIFIC INSURANCE COMPANY	0.02%	\$9,164	\$9,302	\$0	\$0	0.00%
121	SENECA INSURANCE COMPANY INC	0.02%	\$9,079	\$19,739	\$0	\$0	0.00%
122	WEST AMERICAN INSURANCE COMPANY	0.01%	\$8,225	\$5,963	\$0	\$218	3.66%
123	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.01%	\$8,010	\$2,406	\$0	\$0	0.00%
124	PROGRESSIVE CASUALTY INSURANCE CO	0.01%	\$7,665	\$9,565	\$0	-\$23,020	-240.67%
125	NATIONAL SURETY CORPORATION	0.01%	\$7,326	\$65,410	\$9,350	\$3,465,312	5297.83%
126	AMERICAN SAFETY CASUALTY INSURANCE CO	0.01%	\$6,523	\$9,209	-\$11,987	\$45,031	488.99%
127	STATE AUTOMOBILE MUTUAL INS CO	0.01%	\$6,463	\$5,328	\$0	\$262	4.92%
128	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$6,187	\$9,333	-\$630	-\$2,066	-22.14%
129	CUMIS INSURANCE SOCIETY INC	0.01%	\$5,562	\$5,562	\$0	\$0	0.00%
130	ARGONAUT GREAT CENTRAL INSURANCE CO	0.01%	\$5,516	\$8,518	\$51,295	\$52,637	617.95%
131	INDIANA LUMBERMENS MUTUAL INS CO	0.01%	\$5,323	\$4,961	-\$400	\$4,600	92.72%
132	LUMBERMENS UNDERWRITING ALLIANCE	0.01%	\$4,707	\$3,454	\$0	\$0	0.00%
133	STAR INSURANCE COMPANY	0.01%	\$4,052	\$14,502	\$342	-\$753	-5.19%
134	SENTRY SELECT INSURANCE COMPANY	0.01%	\$3,899	\$3,941	\$0	\$0	0.00%
135	HARCO NATIONAL INSURANCE COMPANY	0.01%	\$3,682	\$3,764	\$0	-\$34	-0.90%
136	ACCREDITED SURETY AND CASUALTY COMPANY INC	0.01%	\$3,481	\$2,318	\$0	\$81	3.49%
137	TRI STATE INSURANCE CO OF MINNESOTA	0.01%	\$3,411	\$3,826	\$0	\$0	0.00%
138	OHIO FARMERS INSURANCE CO	0.01%	\$2,838	\$3,267	\$15,132	-\$499	-15.27%
139	ST PAUL MEDICAL LIABILITY INSURANCE CO	0.01%	\$2,830	\$64,565	\$0	-\$21,339	-33.05%
140	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$2,561	\$1,197	\$0	\$35	2.92%
141	NATIONAL FARMERS UNION STANDARD INS CO	0.00%	\$2,546	\$2,459	\$0	-\$11	-0.45%
142	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	\$2,376	\$7,215	\$0	\$7,120	98.68%
143	AMERICAN CONTRACTORS INDEMNITY COMPANY	0.00%	\$2,344	\$1,110	\$0	\$0	0.00%
144	WESTFIELD INSURANCE COMPANY	0.00%	\$1,930	\$3,806	\$0	\$28	0.74%
145	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$1,582	\$12,976	\$0	-\$797	-6.14%
146	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.00%	\$1,197	\$1,161	\$0	-\$1,458	-125.58%
147	SHELTER GENERAL INS CO	0.00%	\$1,020	\$1,217	\$0	-\$1,111	-91.29%
148	ONEBEACON INSURANCE COMPANY	0.00%	\$1,007	\$174,954	\$0	\$27,520	15.73%
149	YOSEMITE INSURANCE COMPANY	0.00%	\$800	\$861	\$0	-\$143	-16.61%
150	ULICO CASUALTY COMPANY	0.00%	\$601	\$616	\$32,229	\$25,076	4070.78%
151	AMERICAN ALTERNATIVE INS CORP	0.00%	\$486	\$103	\$0	\$67	65.05%
152	STATE FARM GENERAL INSURANCE CO	0.00%	\$410	\$410	\$36,215	\$36,215	8832.93%
153	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	\$400	\$1,700	\$0	-\$138	-8.12%
154	TIG INSURANCE COMPANY	0.00%	\$360	\$396	\$446	\$9,446	2385.35%
155	DIAMOND STATE INSURANCE COMPANY	0.00%	\$349	\$349	\$0	-\$862	-246.99%
156	GREAT WEST CASUALTY COMPANY	0.00%	\$300	\$100	\$0	\$0	0.00%
157	T H E INSURANCE COMPANY	0.00%	\$300	\$340	\$0	\$0	0.00%
158	MASSACHUSETTS BAY INS CO	0.00%	\$250	\$11,555	\$0	\$1,190	10.30%
159	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$128	\$863	\$0	-\$57	-6.60%
160	MARYLAND CASUALTY COMPANY	0.00%	\$125	\$125	\$0	\$56	44.80%
161	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$50	\$50	\$0	\$0	0.00%
162	BITUMINOUS CASUALTY CORPORATION	0.00%	\$50	\$50	\$0	\$0	0.00%
163	ACE PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$425	N/A
164	ALLSTATE INSURANCE COMPANY	0.00%	\$0	-\$162	\$0	\$0	0.00%
165	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2	N/A
166	AMERICAN INTERNATIONAL SOUTH INS CO	0.00%	\$0	\$0	\$0	-\$1,058	N/A
167	BALBOA INSURANCE COMPANY	0.00%	\$0	\$8	\$0	\$80	1000.00%
168	CONNECTICUT INDEMNITY COMPANY THE	0.00%	\$0	\$0	\$0	\$88	N/A
169	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$18	N/A
170	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	\$0	-\$44	N/A
171	GEICO GENERAL INS CO	0.00%	\$0	\$0	\$0	\$1	N/A
172	GRANITE STATE INSURANCE COMPANY	0.00%	\$0	\$210	\$0	\$52	24.76%
173	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$4,343	\$0	-\$1,461	-33.64%
174	GUARANTEE COMPANY OF NORTH AMERICA USA THE	0.00%	\$0	\$55	\$0	\$0	0.00%
175	HARLEYSVILLE MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1,586	N/A
176	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	\$0	\$425	\$0	\$58	13.65%
177	INTERNATIONAL BUS & MERCANTILE REASSUR	0.00%	\$0	\$6	\$0	-\$1,001	-16683.33%
178	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$10,000	\$10,000	N/A

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - SURETY**

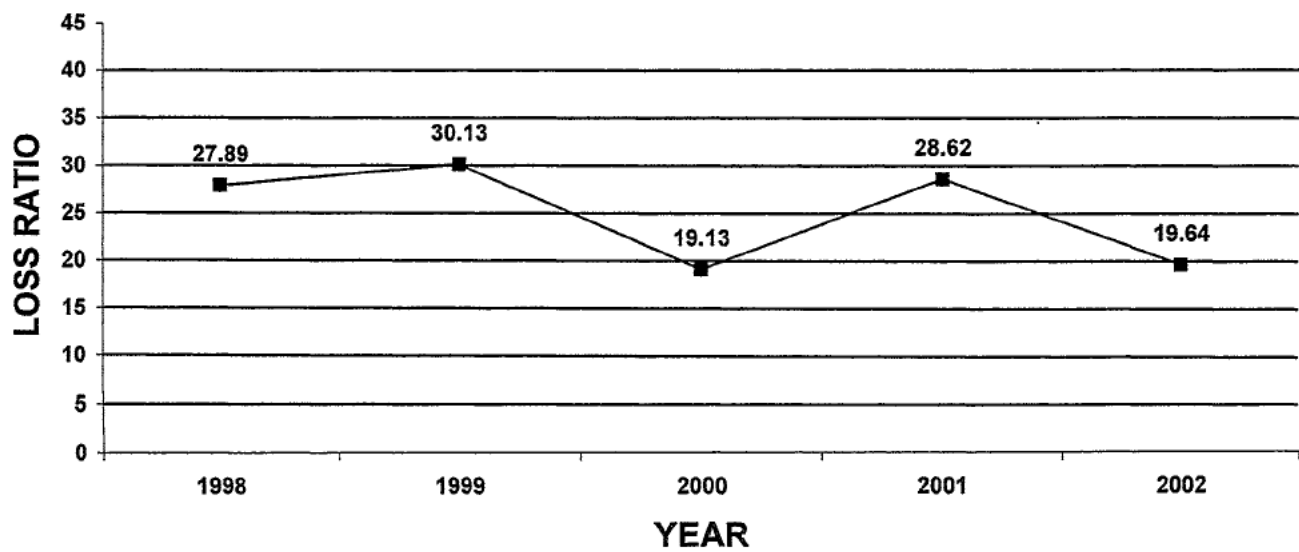
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	MARKEL INSURANCE COMPANY	0.00%	\$0	\$3	\$0	-\$3,503	-116766.67%
180	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$453	\$0	\$113	24.94%
181	REPUBLIC WESTERN INS CO	0.00%	\$0	\$0	\$0	\$4,694	N/A
182	ROYAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$22	N/A
183	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$209	N/A
184	STONINGTON INSURANCE COMPANY	0.00%	\$0	\$7	-\$2,520	-\$11,861	-169442.86%
185	TIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	-\$18,723	-\$20,723	N/A
186	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	\$0	\$985	\$0	\$2,856	289.95%
187	UNDERWRITERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$713	N/A
188	WAUSAU UNDERWRITERS INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
189	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$300,004	N/A
190	TRAVELERS INDEMNITY COMPANY	0.00%	-\$39	\$276	\$2,988	-\$163	-59.06%
191	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	-\$810	\$7,581	\$0	\$117	1.54%
192	MILLERS MUTUAL INSURANCE ASSOCIATION	0.00%	-\$1,097	\$777	\$0	-\$720	-92.66%
TOTAL		100.00%	\$55,933,530	\$54,757,917	\$9,187,530	\$10,751,797	19.64%

MISSOURI SURETY INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

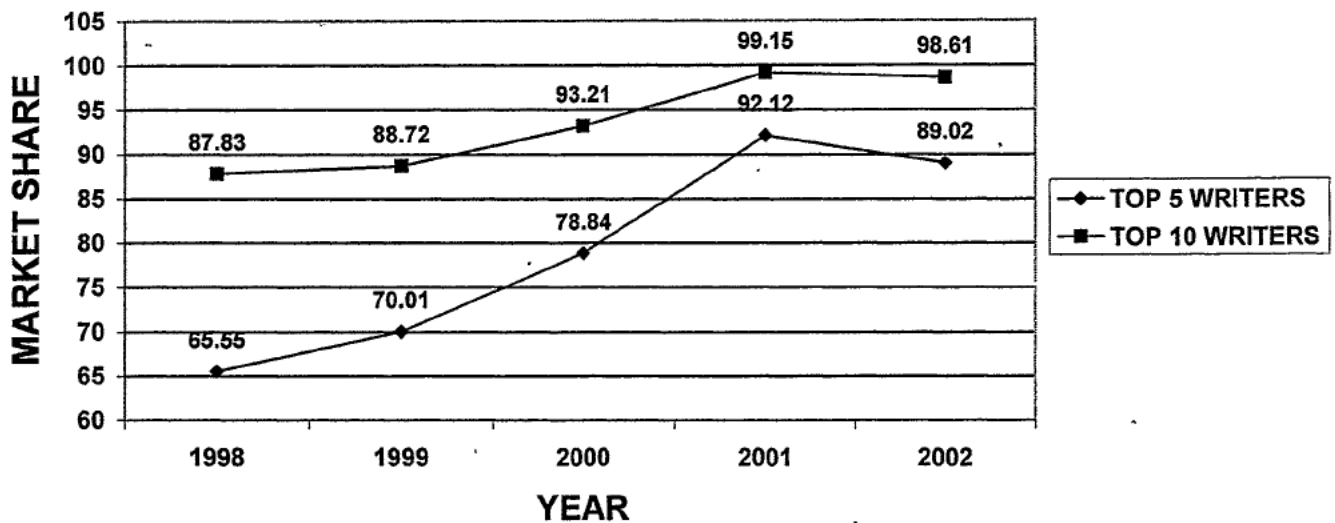


**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - GLASS**

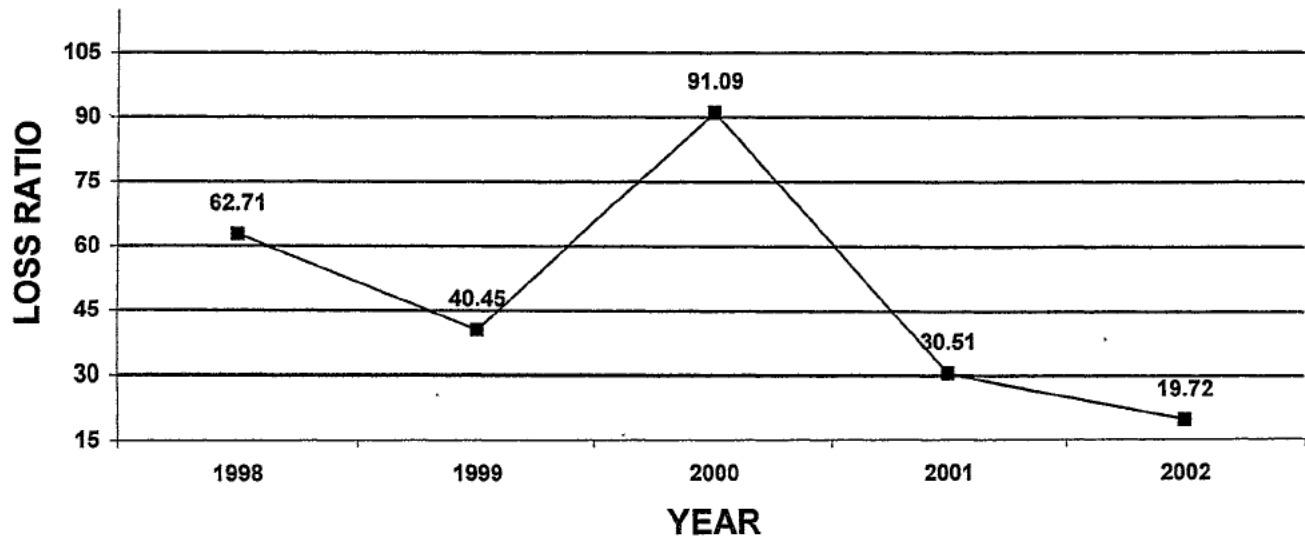
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AUTO OWNERS INSURANCE CO MUTUAL	36.48%	\$4,879	\$5,209	\$1,338	\$1,320	25.34%
2	OWNERS INSURANCE COMPANY	24.04%	\$3,215	\$3,220	\$1,248	\$809	25.12%
3	AMCO INSURANCE COMPANY	21.09%	\$2,821	\$4,379	\$0	\$0	0.00%
4	OHIO CASUALTY INSURANCE COMPANY	3.74%	\$500	\$257	\$0	\$11	4.28%
5	HOMELAND CENTRAL INSURANCE COMPANY	3.67%	\$491	\$929	\$410	\$408	43.92%
6	WEST AMERICAN INSURANCE COMPANY	3.21%	\$429	\$380	\$0	\$5	1.32%
7	MARKEL INSURANCE COMPANY	1.72%	\$230	\$205	\$1,177	\$1,183	577.07%
8	TRAVELERS INDEMNITY CO OF ILLINOIS	1.71%	\$229	\$192	\$0	\$66	34.38%
9	LIBERTY INSURANCE CORPORATION	1.53%	\$204	\$260	\$0	\$0	0.00%
10	FARMERS ALLIANCE MUTUAL INS CO	1.42%	\$190	\$811	\$0	\$0	0.00%
11	CAMERON MUTUAL INSURANCE COMPANY	1.29%	\$172	\$172	\$0	\$0	0.00%
12	TWIN CITY FIRE INS CO	0.10%	\$14	\$14	\$0	\$1	7.14%
13	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$0	\$0	\$185	-\$318	N/A
14	LIBERTY MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$11	\$0	\$0	0.00%
15	LITITZ MUTUAL INSURANCE COMPANY	0.00%	\$0	\$6	\$0	\$0	0.00%
16	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$138	\$0	\$0	0.00%
17	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$43	N/A
18	TRAVELERS INDEMNITY CO OF AMERICA	0.00%	\$0	\$37	\$0	-\$11	-29.73%
19	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	\$0	\$40	\$0	\$12	30.00%
20	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$236	N/A
21	UNITED SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
	TOTAL	100.00%	\$13,374	\$16,260	\$4,358	\$3,206	19.72%

MISSOURI GLASS INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - BURGLARY & THEFT**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	OLD RELIABLE CASUALTY COMPANY	31.26%	\$764,842	\$766,996	\$118,428	\$113,045	14.74%
2	FEDERAL INSURANCE COMPANY	22.16%	\$542,257	\$806,872	\$63,561	\$60,525	7.50%
3	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	8.39%	\$205,202	\$197,133	\$0	-\$49,215	-24.97%
4	SHELTER MUTUAL INSURANCE CO	6.92%	\$169,184	\$160,136	\$53,794	\$52,903	33.04%
5	HARTFORD FIRE INSURANCE COMPANY	6.34%	\$155,227	\$155,946	\$108,675	\$123,767	79.37%
6	UNIVERSAL UNDERWRITERS INS CO	4.95%	\$121,020	\$103,335	\$58,965	\$59,311	57.40%
7	BENCHMARK INSURANCE COMPANY	4.38%	\$107,143	\$104,719	\$58,334	\$58,334	55.71%
8	UNITED FIRE AND CASUALTY COMPANY	2.71%	\$66,355	\$64,040	\$11,900	\$14,100	22.02%
9	ROYAL INSURANCE COMPANY OF AMERICA	2.45%	\$59,932	\$60,816	\$0	-\$555	-0.91%
10	FEDERATED MUTUAL INSURANCE COMPANY	1.97%	\$48,197	\$52,992	\$30,502	\$29,862	56.35%
11	SENTRY SELECT INSURANCE COMPANY	1.52%	\$37,245	\$30,348	\$1,038	\$22,176	73.07%
12	ST PAUL FIRE & MARINE INSURANCE CO	1.52%	\$37,184	\$53,477	\$0	-\$10,888	-20.36%
13	GULF INSURANCE COMPANY	1.03%	\$25,119	\$24,746	\$0	\$0	0.00%
14	NATIONWIDE MUTUAL INSURANCE COMPANY	1.02%	\$24,960	\$19,126	\$0	\$553	2.89%
15	HARCO NATIONAL INSURANCE COMPANY	0.90%	\$22,093	\$20,105	\$0	\$336	1.67%
16	STATE AUTO PROPERTY & CASUALTY INS CO	0.87%	\$21,265	\$20,944	\$1,623	\$1,586	7.57%
17	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.75%	\$18,269	\$22,750	\$0	-\$2,893	-12.72%
18	EMPIRE FIRE AND MARINE INSURANCE CO	0.72%	\$17,607	\$14,972	\$0	\$0	0.00%
19	NATIONAL FARMERS UNION STANDARD INS CO	0.71%	\$17,266	\$17,150	\$0	-\$86	-0.50%
20	ST PAUL MERCURY INSURANCE COMPANY	0.64%	\$15,765	\$27,277	\$0	\$324	1.19%
21	RLI INSURANCE COMPANY	0.60%	\$14,562	\$11,013	\$1,162	\$6,210	56.39%
22	NATIONAL FARMERS UNION PRO & CAS CO	0.58%	\$14,308	\$12,400	\$382	\$306	2.47%
23	EMPLOYERS MUTUAL CASUALTY COMPANY	0.52%	\$12,787	\$14,914	-\$590	\$139	0.93%
24	ZURICH AMERICAN INSURANCE COMPANY	0.50%	\$12,294	\$7,968	\$20,480	\$26,480	332.33%
25	SHELTER GENERAL INS CO	0.50%	\$12,248	\$12,078	\$0	-\$1,654	-13.69%
26	LUMBERMENS MUTUAL CASUALTY CO	0.47%	\$11,543	\$10,164	\$0	-\$129	-1.27%
27	ARCH INSURANCE COMPANY	0.47%	\$11,415	\$2,879	\$0	\$1,071	37.20%
28	LIBERTY MUTUAL INSURANCE COMPANY	0.37%	\$9,143	\$11,031	\$893	\$18,850	170.88%
29	CINCINNATI INS CO THE	0.37%	\$9,078	\$13,099	\$0	\$46	0.35%
30	NORTHERN INSURANCE CO OF NEW YORK	0.32%	\$7,742	\$10,826	\$0	\$0	0.00%
31	INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0.31%	\$7,609	\$7,561	\$0	\$0	0.00%
32	SELECTIVE INSURANCE CO OF S CAROLINA	0.31%	\$7,475	\$4,180	\$0	\$0	0.00%
33	TRAVELERS INDEMNITY CO OF ILLINOIS	0.30%	\$7,415	\$5,870	\$0	\$1,377	23.46%
34	FEDERATED RURAL ELECTRIC INS EXCHANGE	0.29%	\$7,089	\$7,004	\$0	\$20,000	285.55%
35	AUTO OWNERS INSURANCE CO MUTUAL	0.29%	\$7,038	\$6,512	\$0	\$1	0.02%
36	FEDERATED SERVICE INSURANCE COMPANY	0.29%	\$7,038	\$7,607	\$0	\$20	0.26%
37	UNITED STATES FIDELITY & GUARANTY CO	0.29%	\$7,013	\$7,920	\$0	\$109	1.38%
38	AMERICAN STATES INSURANCE COMPANY	0.24%	\$5,915	\$6,419	\$0	\$54	0.84%
39	TRAVELERS CASUALTY AND SURETY CO	0.23%	\$5,549	\$7,379	\$0	-\$30,570	-414.28%
40	CLARENDON NATIONAL INS CO	0.21%	\$5,020	\$1,267	\$0	\$477	37.65%
41	COOPERATIVE MUTUAL INSURANCE COMPANY	0.18%	\$4,503	\$2,695	\$0	\$0	0.00%
42	OWNERS INSURANCE COMPANY	0.14%	\$3,431	\$4,307	\$0	-\$45	-1.04%
43	CONTINENTAL CASUALTY COMPANY	0.14%	\$3,368	\$3,067	\$0	\$0	0.00%
44	NORTHLAND INSURANCE COMPANY	0.13%	\$3,186	\$3,102	\$0	\$501	16.15%
45	ALLSTATE INSURANCE COMPANY	0.12%	\$2,918	\$3,058	\$18,712	\$18,553	606.70%
46	NONPROFITS INSURANCE COMPANY	0.11%	\$2,635	\$2,452	\$0	\$0	0.00%
47	AUTOMOBILE INS CO OF HARTFORD CT	0.10%	\$2,527	\$2,804	\$0	-\$725	-25.86%
48	ST PAUL GUARDIAN INSURANCE COMPANY	0.10%	\$2,413	\$6,466	\$0	-\$4,332	-67.00%
49	GRINNELL MUTUAL REINSURANCE COMPANY	0.10%	\$2,368	\$2,239	\$400	\$411	18.36%
50	SAFECO INSURANCE CO OF AMERICA	0.09%	\$2,207	\$2,168	\$0	-\$382	-17.62%
51	AMERISURE MUTUAL INSURANCE COMPANY	0.08%	\$1,882	\$2,068	\$0	\$180	8.70%
52	GREAT AMERICAN ASSURANCE COMPANY	0.08%	\$1,851	\$846	\$0	\$11	1.30%
53	SECURITY NATIONAL INSURANCE COMPANY	0.06%	\$1,487	\$1,549	\$0	\$10,000	645.58%
54	AMERICAN FAMILY MUTUAL INS CO	0.06%	\$1,398	\$1,313	\$0	\$0	0.00%
55	STATE AUTOMOBILE MUTUAL INS CO	0.06%	\$1,377	\$1,430	\$0	-\$31	-2.17%
56	AMERICAN ZURICH INSURANCE COMPANY	0.06%	\$1,360	\$240	\$0	\$0	0.00%
57	MARYLAND CASUALTY COMPANY	0.05%	\$1,201	\$2,288	\$0	\$0	0.00%
58	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.05%	\$1,159	\$1,204	\$0	\$0	0.00%
59	ULICO CASUALTY COMPANY	0.05%	\$1,126	\$794	\$0	\$0	0.00%
60	INSURANCE CORPORATION OF HANNOVER	0.04%	\$1,100	\$604	\$0	\$181	29.97%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - BURGLARY & THEFT**

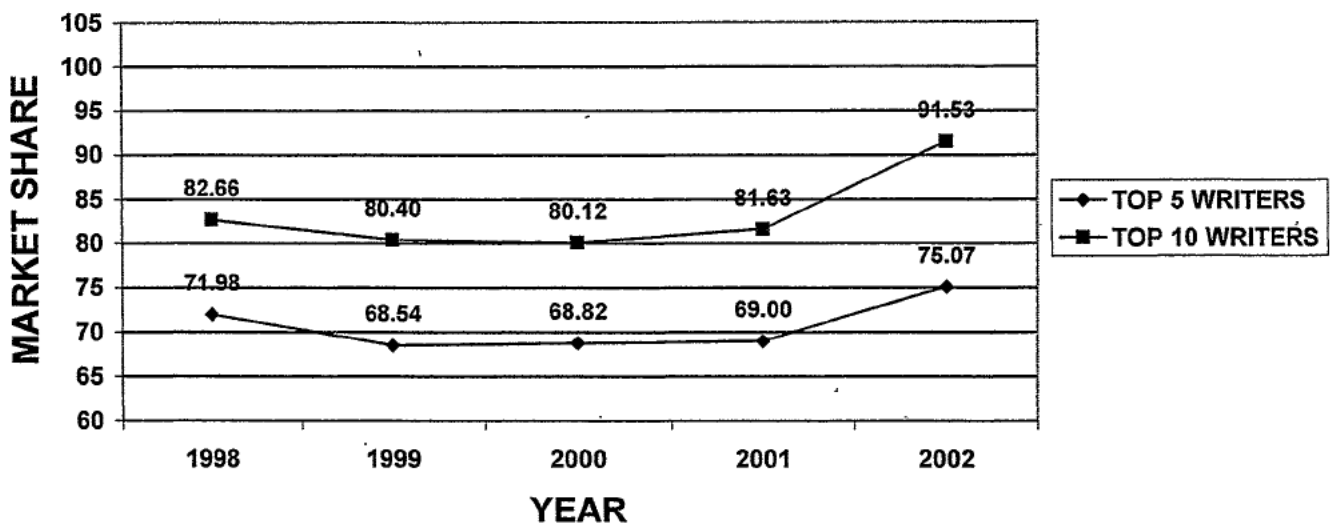
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	TRAVELERS INDEMNITY COMPANY	0.04%	\$1,090	\$1,438	\$0	\$453	31.50%
62	VALLEY FORGE INSURANCE COMPANY	0.04%	\$1,026	\$545	\$0	\$0	0.00%
63	NATIONAL AMERICAN INSURANCE COMPANY	0.04%	\$919	\$1,270	\$0	\$0	0.00%
64	HOMELAND CENTRAL INSURANCE COMPANY	0.04%	\$889	\$1,202	\$4,834	\$4,757	395.76%
65	OHIO CASUALTY INSURANCE COMPANY	0.03%	\$843	\$873	\$0	-\$34	-3.89%
66	TIG INSURANCE COMPANY	0.03%	\$753	\$791	\$0	\$0	0.00%
67	FARMERS ALLIANCE MUTUAL INS CO	0.03%	\$740	\$831	\$0	\$0	0.00%
68	DISCOVER PROPERTY AND CASUALTY INS CO	0.03%	\$726	\$550	\$0	\$0	0.00%
69	FARMLAND MUTUAL INSURANCE COMPANY	0.03%	\$642	\$401	\$0	\$116	28.93%
70	PEERLESS INSURANCE COMPANY	0.03%	\$630	\$72	\$0	\$1	1.39%
71	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.03%	\$626	\$163	\$0	\$70	42.94%
72	SENTRY INSURANCE A MUTUAL COMPANY	0.02%	\$611	\$761	\$0	\$0	0.00%
73	FIDELITY AND GUARANTY INSURANCE COMPANY	0.02%	\$559	\$209	\$0	\$8	3.83%
74	AMERICAN MOTORISTS INSURANCE CO	0.02%	\$527	\$2,536	\$0	\$133	5.24%
75	FIDELITY & GUARANTY INS UNDERWRITERS	0.02%	\$501	\$538	\$0	\$9	1.67%
76	FARMINGTON CASUALTY COMPANY	0.02%	\$500	\$500	\$0	-\$859	-171.80%
77	GREAT AMERICAN INSURANCE COMPANY	0.02%	\$454	\$11,507	\$0	\$1,718	14.93%
78	CAPITOL INDEMNITY CORPORATION	0.02%	\$451	\$432	\$0	\$0	0.00%
79	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.02%	\$426	\$381	\$0	\$22	5.77%
80	OAK RIVER INSURANCE COMPANY	0.02%	\$414	\$352	\$0	\$0	0.00%
81	TRI STATE INSURANCE CO OF MINNESOTA	0.01%	\$355	\$839	\$0	\$0	0.00%
82	HARTFORD CASUALTY INS CO	0.01%	\$339	\$338	\$0	\$0	0.00%
83	AMERICAN CASUALTY CO OF READING PA	0.01%	\$336	\$318	\$0	\$0	0.00%
84	CONNECTICUT INDEMNITY COMPANY THE	0.01%	\$308	\$1,920	\$0	\$15	0.78%
85	HAWKEYE SECURITY INSURANCE COMPANY	0.01%	\$307	\$77	\$0	\$1	1.30%
86	BANCINSURE INC	0.01%	\$279	\$110	\$0	-\$10,000	-9090.91%
87	TRANSPORTATION INSURANCE COMPANY	0.01%	\$277	\$307	\$0	\$0	0.00%
88	BITUMINOUS FIRE AND MARINE INS CO	0.01%	\$240	\$240	\$0	\$0	0.00%
89	QBE INSURANCE CORPORATION	0.01%	\$238	\$183	\$0	\$17	9.29%
90	AMERICAN ECONOMY INSURANCE COMPANY	0.01%	\$220	\$305	\$0	\$1	0.33%
91	GENERAL CASUALTY CO OF WISCONSIN	0.01%	\$208	\$315	\$0	-\$83	-26.35%
92	TRAVELERS INDEMNITY CO OF AMERICA	0.01%	\$167	\$167	\$0	-\$128	-76.65%
93	AMERICAN INSURANCE COMPANY THE	0.01%	\$164	\$21	\$0	\$4	19.05%
94	MASSACHUSETTS BAY INS CO	0.01%	\$161	\$161	\$0	\$1	0.62%
95	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.01%	\$140	\$633	-\$1,875	-\$1,878	-296.68%
96	LIBERTY MUTUAL FIRE INSURANCE CO	0.00%	\$121	\$144	\$0	\$0	0.00%
97	CONTINENTAL WESTERN INSURANCE CO	0.00%	\$118	\$283	\$0	\$0	0.00%
98	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.00%	\$110	\$304	\$0	\$2	0.66%
99	GRANITE STATE INSURANCE COMPANY	0.00%	\$88	\$44	\$0	\$9	20.45%
100	FARMERS INSURANCE EXCHANGE	0.00%	\$82	\$56	\$0	\$29	51.79%
101	VIGILANT INSURANCE COMPANY	0.00%	\$82	\$65	\$0	\$10	15.38%
102	TRUCK INSURANCE EXCHANGE	0.00%	\$78	\$32	\$0	\$1	3.13%
103	SECURA INSURANCE A MUTUAL COMPANY	0.00%	\$70	\$208	\$0	\$84	40.38%
104	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	\$50	\$2	\$0	\$1	50.00%
105	GREAT NORTHERN INSURANCE COMPANY	0.00%	\$50	\$9	\$0	\$1	11.11%
106	AFFILIATED FM INSURANCE COMPANY	0.00%	\$0	\$22,075	\$0	\$0	0.00%
107	AMCO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3	N/A
108	AMERICAN AND FOREIGN INSURANCE CO	0.00%	\$0	\$0	\$0	-\$2	N/A
109	AMERICAN CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,000	N/A
110	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$309	\$0	-\$635	-205.50%
111	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$1,262	\$0	\$0	0.00%
112	BITUMINOUS CASUALTY CORPORATION	0.00%	\$0	\$244	\$0	-\$3,900	-1598.36%
113	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$0	-\$3	N/A
114	COLORADO CASUALTY INSURANCE COMPANY	0.00%	\$0	\$418	\$0	\$32	7.66%
115	CUMIS INSURANCE SOCIETY INC	0.00%	\$0	\$0	\$0	\$0	N/A
116	DAIMLERCHRYSLER INSURANCE COMPANY	0.00%	\$0	\$1,971	\$0	\$0	0.00%
117	GENERAL INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$156	N/A
118	GREENWICH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7	N/A
119	HANOVER INSURANCE COMPANY THE	0.00%	\$0	\$4,404	\$0	\$22	0.50%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - BURGLARY & THEFT**

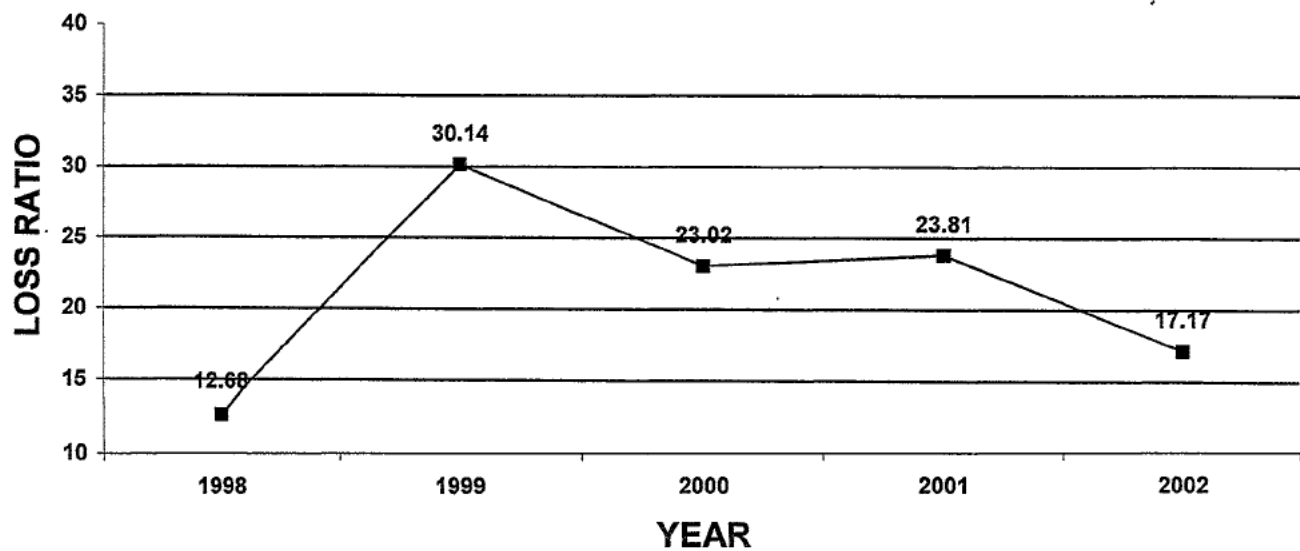
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	LITITZ MUTUAL INSURANCE COMPANY	0.00%	\$0	\$147	\$0	\$0	0.00%
121	MID CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$32	N/A
122	MILLERS MUTUAL INSURANCE ASSOCIATION	0.00%	\$0	\$226	\$10,953	-\$18,290	-8092.92%
123	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	\$0	\$131	\$0	-\$9	-6.87%
124	NATIONWIDE AGRIBUSINESS INS CO	0.00%	\$0	\$0	\$0	-\$34	N/A
125	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$0	\$0	\$0	-\$1	N/A
126	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$0	N/A
127	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	\$0	\$751	\$0	-\$834	-111.05%
128	OLD REPUBLIC INSURANCE COMPANY	0.00%	\$0	\$193	\$0	-\$119	-61.66%
129	REGENT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$80	N/A
130	ROYAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$104	N/A
131	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	\$1,156	\$0	\$14	1.21%
132	ST PAUL PROPERTY & CASUALTY INS CO	0.00%	\$0	\$407	\$0	-\$2,335	-573.71%
133	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$216	N/A
134	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.00%	\$0	\$4	\$0	-\$29	-725.00%
135	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$0	\$0	\$0	-\$213	N/A
136	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$40	N/A
137	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$98	N/A
138	UNITED SECURITY INSURANCE COMPANY	0.00%	\$0	\$537	\$0	\$0	0.00%
139	UNITED STATES FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$32	N/A
140	WAUSAU UNDERWRITERS INS CO	0.00%	\$0	\$0	\$0	-\$5	N/A
141	WESTFIELD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3	N/A
142	SELECTIVE INS CO OF THE SOUTHEAST	0.00%	-\$57	\$39	\$0	\$0	0.00%
143	GREAT AMERICAN INSURANCE CO OF NEW YORK	-0.02%	-\$367	\$923	\$0	-\$229	-24.81%
144	COLUMBIA MUTUAL INSURANCE CO	-0.03%	-\$812	\$6,002	\$0	\$0	0.00%
145	ONEBEACON INSURANCE COMPANY	-0.04%	-\$860	-\$810	\$0	-\$90	11.11%
146	FIDELITY AND DEPOSIT CO MARYLAND	-11.08%	-\$271,184	-\$59,783	\$0	-\$116	0.19%
	TOTAL	100.00%	\$2,446,545	\$2,949,704	\$562,171	\$506,458	17.17%

MISSOURI BURGLARY & THEFT INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - BOILER & MACHINERY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FACTORY MUTUAL INSURANCE COMPANY	32.45%	\$7,176,538	\$5,380,349	\$379,092	\$8,156,765	151.60%
2	TRAVELERS INDEMNITY CO OF ILLINOIS	10.59%	\$2,342,770	\$2,288,767	\$657,778	\$1,065,054	46.53%
3	HARTFORD STEAM BOILER INSPECTION & INS	10.55%	\$2,333,357	\$2,242,165	\$404,022	\$536,150	23.91%
4	CONTINENTAL CASUALTY COMPANY	8.89%	\$1,966,596	\$2,269,915	\$233,721	\$633,018	27.89%
5	FEDERAL INSURANCE COMPANY	6.94%	\$1,533,974	\$1,282,757	\$274,119	\$204,725	15.96%
6	UNIVERSAL UNDERWRITERS INS CO	2.86%	\$632,218	\$572,115	\$17,704	\$21,028	3.68%
7	FEDERATED MUTUAL INSURANCE COMPANY	2.49%	\$550,380	\$526,348	\$46,755	\$86,861	16.50%
8	ZURICH AMERICAN INSURANCE COMPANY	2.46%	\$543,663	\$470,103	-\$13,494	-\$42,470	-9.03%
9	CINCINNATI INS CO THE	2.45%	\$541,027	\$415,583	\$115,631	\$137,712	33.14%
10	AFFILIATED FM INSURANCE COMPANY	1.68%	\$372,265	\$320,117	\$0	\$0	0.00%
11	ALLIANZ INSURANCE COMPANY	1.64%	\$363,762	\$306,386	\$817,763	\$1,002,023	327.05%
12	AMERICAN GUARANTEE & LIABILITY INS CO	1.59%	\$351,533	\$402,569	\$0	-\$14,205	-3.53%
13	NATIONAL UNION FIRE INS CO OF PITTSBURG	1.30%	\$286,901	\$563,122	-\$1,876	\$18,847	3.35%
14	GREAT NORTHERN INSURANCE COMPANY	1.29%	\$285,435	\$282,364	\$200	-\$7,012	-2.48%
15	AMCO INSURANCE COMPANY	1.19%	\$262,472	\$229,417	\$71,719	\$100,366	43.75%
16	BROTHERHOOD MUTUAL INSURANCE CO	1.07%	\$237,359	\$232,898	\$22,404	\$21,878	9.39%
17	ST PAUL FIRE & MARINE INSURANCE CO	0.96%	\$213,226	\$180,988	\$21,790	\$61,840	34.17%
18	WESTPORT INSURANCE CORPORATION	0.84%	\$186,645	\$382,084	\$450,060	-\$94,549	-24.75%
19	HARTFORD FIRE INSURANCE COMPANY	0.63%	\$139,471	\$126,202	\$121,163	\$75,533	59.85%
20	UNITED FIRE AND CASUALTY COMPANY	0.62%	\$136,583	\$132,526	\$12,649	\$8,649	6.53%
21	VIGILANT INSURANCE COMPANY	0.41%	\$89,627	\$53,202	\$0	\$1,698	3.19%
22	ST PAUL GUARDIAN INSURANCE COMPANY	0.40%	\$87,912	\$111,734	\$11,113	\$36,731	32.87%
23	ST PAUL MERCURY INSURANCE COMPANY	0.39%	\$85,523	\$104,441	\$21,878	\$48,380	46.32%
24	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.34%	\$74,930	\$52,644	\$0	\$12,058	22.90%
25	UNITED STATES FIDELITY & GUARANTY CO	0.34%	\$74,370	\$79,558	\$9,329	\$37,138	46.68%
26	CONTINENTAL WESTERN INSURANCE CO	0.33%	\$72,578	\$28,364	\$0	\$0	0.00%
27	TRAVELERS INDEMNITY COMPANY	0.32%	\$71,590	\$64,429	\$150,000	\$253,974	394.19%
28	EMPLOYERS MUTUAL CASUALTY COMPANY	0.31%	\$69,224	\$40,721	\$0	-\$9,173	-22.53%
29	PHOENIX INSURANCE COMPANY THE	0.31%	\$69,044	\$7,971	\$0	\$2,298	28.83%
30	FIDELITY AND GUARANTY INSURANCE COMPANY	0.28%	\$62,366	\$54,285	\$17,265	\$6,282	11.57%
31	AMERICAN STATES INSURANCE COMPANY	0.27%	\$60,244	\$109,190	\$12,750	\$18,312	16.77%
32	FIDELITY & GUARANTY INS UNDERWRITERS	0.27%	\$58,723	\$61,324	\$3,136	\$29,944	48.83%
33	SECURA INSURANCE A MUTUAL COMPANY	0.25%	\$55,350	\$36,603	\$10,041	\$12,812	35.00%
34	FEDERATED SERVICE INSURANCE COMPANY	0.24%	\$52,757	\$48,377	\$0	\$100	0.21%
35	STATE AUTO PROPERTY & CASUALTY INS CO	0.23%	\$49,918	\$40,862	\$40,512	\$40,618	99.40%
36	AMERICAN INSURANCE COMPANY THE	0.20%	\$44,522	\$44,522	\$0	\$0	0.00%
37	AMERICAN ECONOMY INSURANCE COMPANY	0.17%	\$37,465	\$19,573	\$0	\$143	0.73%
38	NORTHERN INSURANCE CO OF NEW YORK	0.14%	\$31,599	\$54,742	\$0	-\$3,943	-7.20%
39	SPECIALTY NATIONAL INSURANCE COMPANY	0.14%	\$31,416	\$16,743	\$0	\$265	1.58%
40	FIREMANS FUND INSURANCE COMPANY	0.14%	\$31,158	\$70,515	\$0	\$694	0.98%
41	TIG INSURANCE COMPANY	0.12%	\$26,549	\$41,316	\$0	\$23,000	55.67%
42	TRI STATE INSURANCE CO OF MINNESOTA	0.12%	\$26,026	\$27,517	\$1,150	\$1,150	4.18%
43	LUMBERMENS MUTUAL CASUALTY CO	0.12%	\$25,756	\$14,975	\$2,379	-\$93,724	-625.87%
44	FLORISTS MUTUAL INSURANCE COMPANY	0.11%	\$25,118	\$26,596	\$0	\$0	0.00%
45	AMERICAN ZURICH INSURANCE COMPANY	0.11%	\$24,676	\$21,087	\$0	\$27	0.13%
46	NATIONWIDE MUTUAL INSURANCE COMPANY	0.11%	\$24,263	\$20,385	\$0	\$121	0.59%
47	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.09%	\$19,128	\$28,889	\$0	-\$9,852	-34.10%
48	TRANSCONTINENTAL INSURANCE COMPANY	0.08%	\$18,416	\$10,512	\$0	\$0	0.00%
49	BANCINSURE INC	0.08%	\$17,670	\$14,886	\$0	\$0	0.00%
50	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.08%	\$17,484	\$18,522	\$0	\$0	0.00%
51	ONEBEACON AMERICA INSURANCE COMPANY	0.08%	\$17,305	\$34,173	\$112,902	\$44,198	129.34%
52	GREENWICH INSURANCE COMPANY	0.08%	\$17,018	\$390,696	\$0	-\$39,078	-10.00%
53	ALLSTATE INSURANCE COMPANY	0.07%	\$16,427	\$14,882	\$32,226	\$32,687	219.64%
54	TRAVELERS INDEMNITY CO OF AMERICA	0.07%	\$16,257	\$5,442	\$0	\$2,680	49.25%
55	AMERICAN CASUALTY CO OF READING PA	0.07%	\$15,631	\$15,088	\$0	\$0	0.00%
56	OHIO CASUALTY INSURANCE COMPANY	0.07%	\$14,992	\$13,314	\$0	\$0	0.00%
57	AMERICAN AUTOMOBILE INSURANCE CO	0.06%	\$13,939	\$10,213	\$0	-\$27	-0.26%
58	FAIRMONT INSURANCE COMPANY	0.06%	\$13,407	\$9,627	\$0	\$1,000	10.39%
59	TRANSPORTATION INSURANCE COMPANY	0.06%	\$13,209	\$13,927	\$0	\$0	0.00%
60	ROYAL INSURANCE COMPANY OF AMERICA	0.05%	\$12,161	\$12,161	\$67,569	\$65,721	540.42%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - BOILER & MACHINERY**

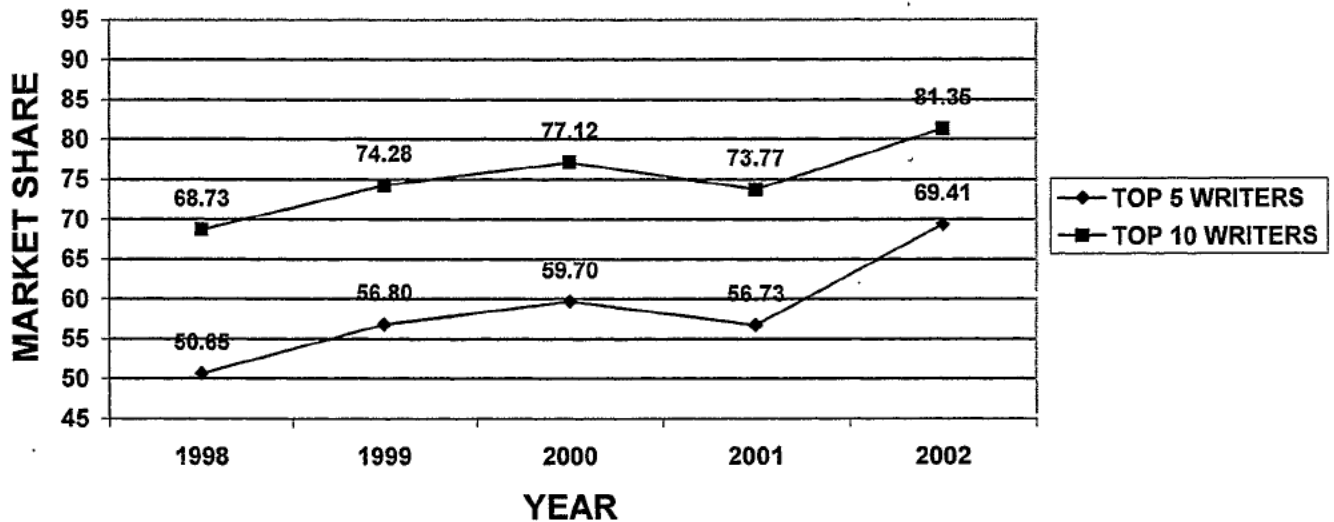
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	ONEBEACON INSURANCE COMPANY	0.05%	\$11,642	\$16,908	\$0	-\$20,073	-118.72%
62	SENTRY SELECT INSURANCE COMPANY	0.05%	\$11,174	\$36,505	\$0	\$103	0.28%
63	RANGER INSURANCE COMPANY	0.05%	\$10,639	\$9,786	\$0	\$0	0.00%
64	NORTHBROOK PROPERTY & CASUALTY INS CO	0.05%	\$10,491	\$26,776	\$6,277	\$13,332	49.79%
65	FIDELITY AND DEPOSIT CO MARYLAND	0.05%	\$10,326	\$9,717	\$0	\$74	0.76%
66	ATLANTIC MUTUAL INSURANCE COMPANY	0.04%	\$9,305	\$7,485	\$0	-\$120	-1.60%
67	SELECTIVE INSURANCE CO OF S CAROLINA	0.04%	\$9,135	\$9,248	-\$5,562	-\$1,562	-16.89%
68	VALLEY FORGE INSURANCE COMPANY	0.04%	\$8,699	\$9,895	\$0	\$0	0.00%
69	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.04%	\$8,125	\$8,125	\$0	-\$14,384	-177.03%
70	ARCH INSURANCE COMPANY	0.03%	\$7,610	\$1,919	\$0	\$694	36.16%
71	PACIFIC INDEMNITY COMPANY	0.03%	\$7,388	\$7,068	\$0	-\$138	-1.95%
72	AMERICAN HOME ASSURANCE COMPANY	0.03%	\$7,147	\$81,554	\$0	\$384	0.47%
73	LUMBERMENS UNDERWRITING ALLIANCE	0.03%	\$6,246	\$5,571	\$0	\$0	0.00%
74	HOMELAND CENTRAL INSURANCE COMPANY	0.03%	\$6,094	\$5,074	\$0	-\$3,933	-77.51%
75	NEW HAMPSHIRE INSURANCE COMPANY	0.03%	\$6,091	\$6,670	\$0	-\$269	-4.03%
76	VALIANT INS CO	0.03%	\$6,035	\$4,377	\$0	\$156	3.56%
77	AMERICAN CENTRAL INSURANCE COMPANY	0.02%	\$5,341	\$5,269	\$0	-\$888	-16.85%
78	CHARTER OAK FIRE INSURANCE CO THE	0.02%	\$5,161	\$1,660	\$0	\$1,209	72.83%
79	NATIONAL CASUALTY COMPANY	0.02%	\$5,120	\$4,307	\$0	\$0	0.00%
80	MARYLAND CASUALTY COMPANY	0.02%	\$4,364	\$3,038	\$0	\$226	7.44%
81	HARLEYSVILLE INSURANCE COMPANY	0.02%	\$4,090	\$2,260	\$0	\$0	0.00%
82	STATE AUTOMOBILE MUTUAL INS CO	0.02%	\$3,740	\$3,698	\$0	-\$38	-1.03%
83	ACE AMERICAN INSURANCE COMPANY	0.02%	\$3,738	\$3,250	\$0	\$5,750	176.92%
84	GRANITE STATE INSURANCE COMPANY	0.02%	\$3,476	\$2,791	\$0	\$101	3.62%
85	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.01%	\$3,214	\$2,204	\$0	\$0	0.00%
86	COOPERATIVE MUTUAL INSURANCE COMPANY	0.01%	\$3,036	\$2,287	\$0	\$0	0.00%
87	PROPERTY & CASUALTY INS CO OF HARTFORD	0.01%	\$2,059	\$2,010	\$0	-\$162	-8.06%
88	DISCOVER PROPERTY AND CASUALTY INS CO	0.01%	\$1,923	\$1,534	\$0	\$0	0.00%
89	HUDSON INSURANCE COMPANY	0.01%	\$1,830	\$913	\$0	\$729	79.85%
90	GREAT AMERICAN INSURANCE COMPANY	0.01%	\$1,606	\$1,043	\$0	\$0	0.00%
91	HARTFORD UNDERWRITERS INSURANCE CO	0.01%	\$1,549	\$1,882	\$0	-\$156	-8.29%
92	TWIN CITY FIRE INS CO	0.01%	\$1,218	\$1,183	\$0	-\$97	-8.20%
93	ULICO CASUALTY COMPANY	0.01%	\$1,212	\$130	\$0	\$0	0.00%
94	ROYAL INDEMNITY COMPANY	0.01%	\$1,107	\$127	\$0	\$3	2.36%
95	COLONIAL AMERICAN CASUALTY AND SURETY C	0.00%	\$1,038	\$698	\$0	\$12	1.72%
96	SAFECO INSURANCE CO OF AMERICA	0.00%	\$1,035	\$1,035	\$0	\$7	0.68%
97	ACE PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$1,003	\$514	\$0	\$0	0.00%
98	GENERAL INSURANCE CO OF AMERICA	0.00%	\$894	\$299	\$0	\$13	4.35%
99	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$823	\$706	\$0	\$0	0.00%
100	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$759	\$725	\$0	-\$15	-2.07%
101	TIG INDEMNITY COMPANY	0.00%	\$694	\$1,578	\$0	\$0	0.00%
102	BIRMINGHAM FIRE INS CO OF PA	0.00%	\$510	\$44,510	\$0	-\$10,793	-24.25%
103	HARTFORD CASUALTY INS CO	0.00%	\$360	\$100	\$0	-\$8	-8.00%
104	AMERICAN PROTECTION INSURANCE CO	0.00%	\$302	\$322	\$0	\$186	57.76%
105	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$294	\$443	\$0	-\$31	-7.00%
106	SELECTIVE INS CO OF THE SOUTHEAST	0.00%	\$285	\$202	\$0	\$0	0.00%
107	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$270	\$432	\$0	-\$1,000	-231.48%
108	TRUCK INSURANCE EXCHANGE	0.00%	\$252	\$0	\$0	-\$68	N/A
109	MID CENTURY INSURANCE COMPANY	0.00%	\$249	\$427	\$0	-\$18	-4.22%
110	CENTENNIAL INSURANCE COMPANY	0.00%	\$243	\$793	\$0	-\$23	-2.90%
111	COMBINED SPECIALTY INSURANCE COMPANY	0.00%	\$241	\$57	\$0	\$33	57.89%
112	AMERICAN ALTERNATIVE INS CORP	0.00%	\$196	\$98	\$0	-\$163	-166.33%
113	NATIONAL AMERICAN INSURANCE COMPANY	0.00%	\$159	\$208	\$0	\$0	0.00%
114	ZURICH AMERICAN INS CO OF ILLINOIS	0.00%	\$153	\$51	\$0	\$8	15.69%
115	FARMERS INSURANCE EXCHANGE	0.00%	\$92	\$65	\$0	-\$3	-4.62%
116	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	\$42	\$42	\$0	-\$454	-1080.95%
117	AMERICAN INTERNATIONAL SOUTH INS CO	0.00%	\$0	\$0	\$0	-\$10	N/A
118	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$10	N/A
119	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	\$0	\$0	\$0	N/A

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - BOILER & MACHINERY**

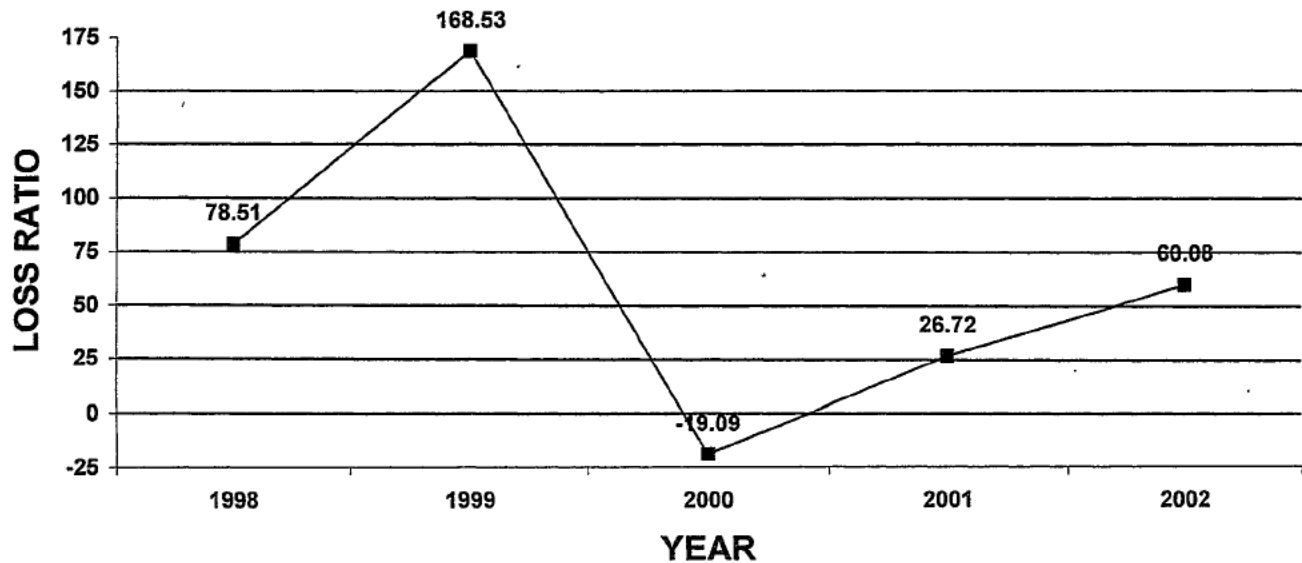
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	CONNECTICUT INDEMNITY COMPANY THE	0.00%	\$0	\$0	\$0	-\$10	N/A
121	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$0	N/A
122	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$0	\$1,756	\$0	\$13	0.74%
123	HANOVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$0	N/A
124	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$13	N/A
125	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$0	-\$275	\$0	\$21,397	-7780.73%
126	INSURANCE CO OF THE STATE OF PA	0.00%	\$0	\$0	\$0	-\$60	N/A
127	LIBERTY MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	\$0	N/A
128	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$7,694	N/A
129	MILLERS MUTUAL INSURANCE ASSOCIATION	0.00%	\$0	\$1,278	\$2,146	\$1,737	135.92%
130	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$70	N/A
131	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	\$492	N/A
132	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$826	N/A
133	SCOTTSDALE INDEMNITY COMPANY	0.00%	\$0	\$344	\$0	\$0	0.00%
134	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$23	\$0	\$0	0.00%
135	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$0	\$0	\$0	-\$664	N/A
136	ST PAUL PROPERTY & CASUALTY INS CO	0.00%	\$0	\$391	\$0	\$827	211.51%
137	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	\$0	N/A
138	UNITED SECURITY INSURANCE COMPANY	0.00%	\$0	\$60	\$0	\$0	0.00%
139	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$9	N/A
140	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$608	N/A
141	ASSURANCE COMPANY OF AMERICA	0.00%	-\$30	\$1,617	\$0	-\$138	-8.53%
142	GERLING AMERICA INSURANCE COMPANY	-0.05%	-\$12,062	\$718	\$0	-\$7	-0.97%
143	NATIONAL SURETY CORPORATION	-0.50%	-\$111,451	-\$13,931	\$0	-\$74	0.53%
TOTAL		100.00%	\$22,118,305	\$20,782,333	\$4,126,311	\$12,486,750	60.08%

MISSOURI BOILER & MACHINERY INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

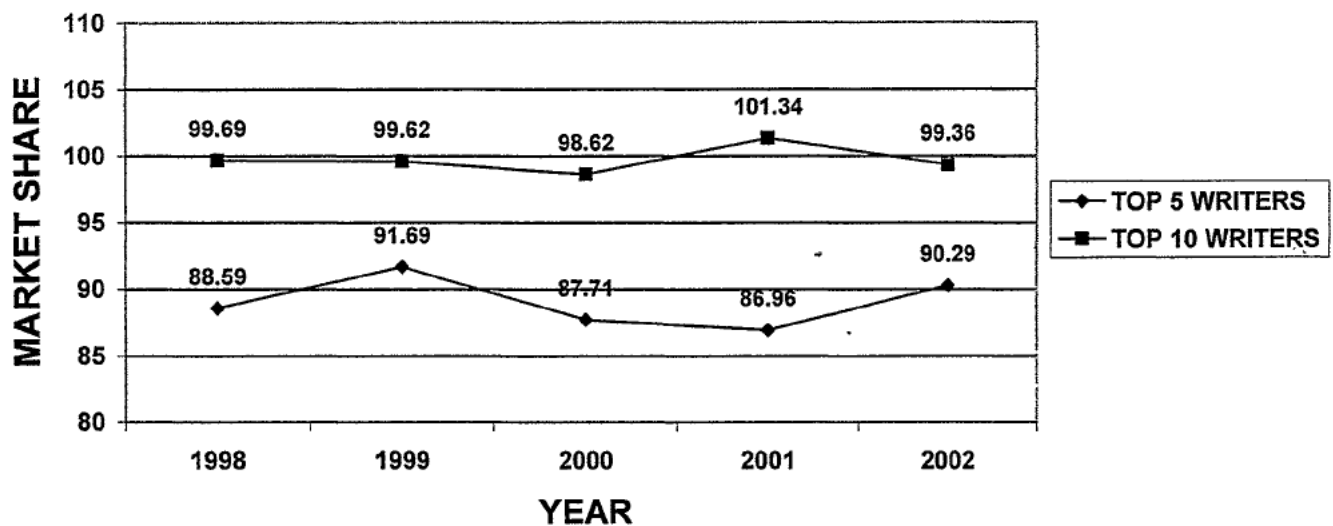


2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - CREDIT PROPERTY (Excluding V.S.I.)

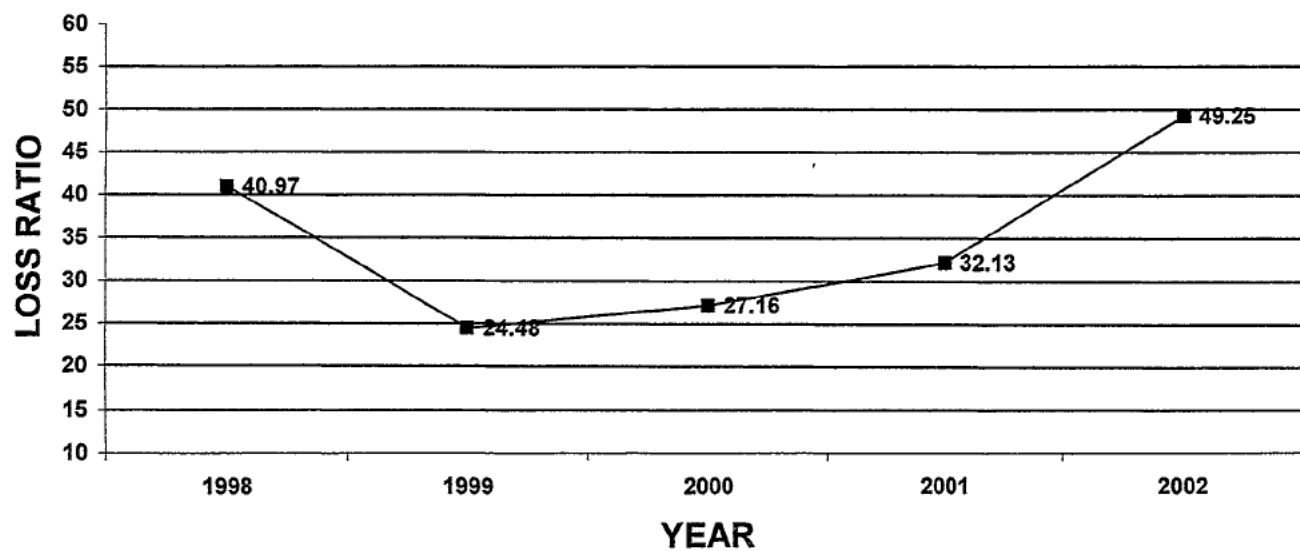
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN BANKERS INS CO OF FLORIDA	38.24%	\$3,150,779	\$2,593,063	\$649,054	\$828,053	31.93%
2	BALBOA INSURANCE COMPANY	34.98%	\$2,882,570	\$2,775,147	\$1,746,078	\$2,091,122	75.35%
3	ACE AMERICAN INSURANCE COMPANY	7.67%	\$632,097	\$646,855	\$67,595	\$93,121	14.40%
4	LYNDON PROPERTY INSURANCE COMPANY	5.86%	\$482,210	\$471,585	\$373,002	\$408,739	86.67%
5	NORTHBROOK INDEMNITY CO	3.55%	\$292,536	\$70,315	\$113,171	\$120,944	172.00%
6	TRITON INSURANCE COMPANY	3.10%	\$255,272	\$308,593	\$33,241	\$54,493	17.66%
7	GREAT AMERICAN INSURANCE COMPANY	2.27%	\$186,792	\$186,792	\$0	-\$14,343	-7.68%
8	ONEBEACON AMERICA INSURANCE COMPANY	1.75%	\$144,530	\$148,398	\$92,274	\$94,525	63.70%
9	WESCO INSURANCE COMPANY	1.17%	\$96,246	\$167,465	\$5,550	\$6,246	3.73%
10	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.78%	\$64,123	\$64,914	\$9,691	\$9,686	14.92%
11	BANCINSURE INC	0.64%	\$52,587	\$52,620	\$6,919	\$20,129	38.25%
12	INSURANCE COMPANY OF NORTH AMERICA	0.37%	\$30,451	\$31,540	\$13,447	\$14,661	46.48%
13	COMBINED SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$358	\$0	\$0	0.00%
14	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	\$0	\$0	\$578	N/A
15	YOSEMITE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$8,132	N/A
16	ASSOCIATES INSURANCE COMPANY	-0.36%	-\$30,003	\$40,439	\$6,227	\$2,667	6.60%
	TOTAL	100.00%	\$8,240,190	\$7,658,084	\$3,116,249	\$3,722,489	49.25%

MISSOURI CREDIT PROPERTY (Excluding V.S.I.) INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

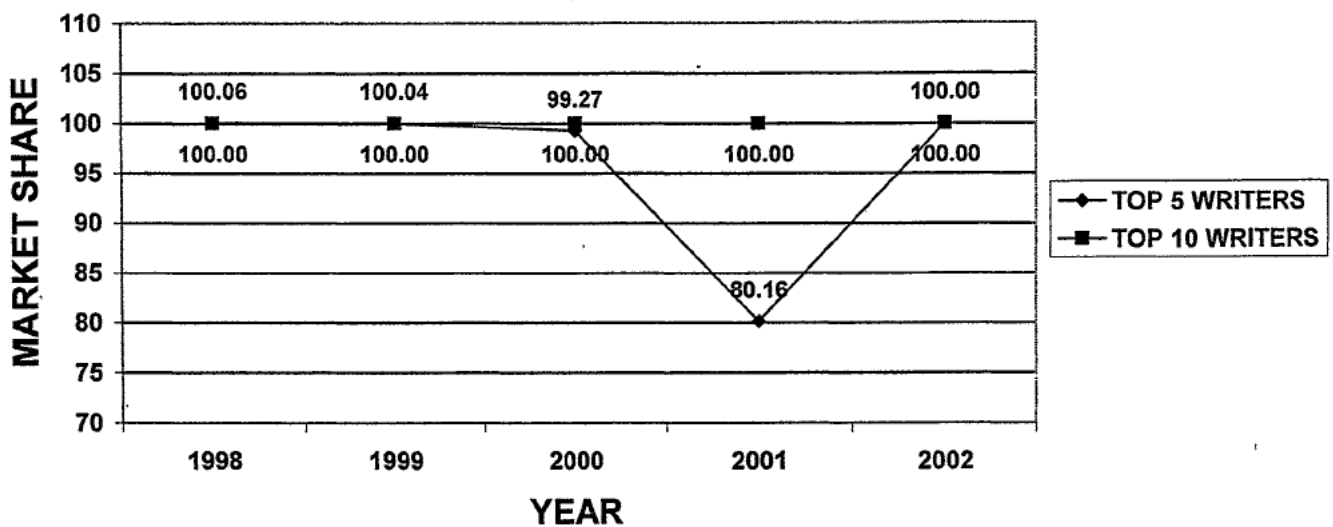


**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - CREDIT CASUALTY**

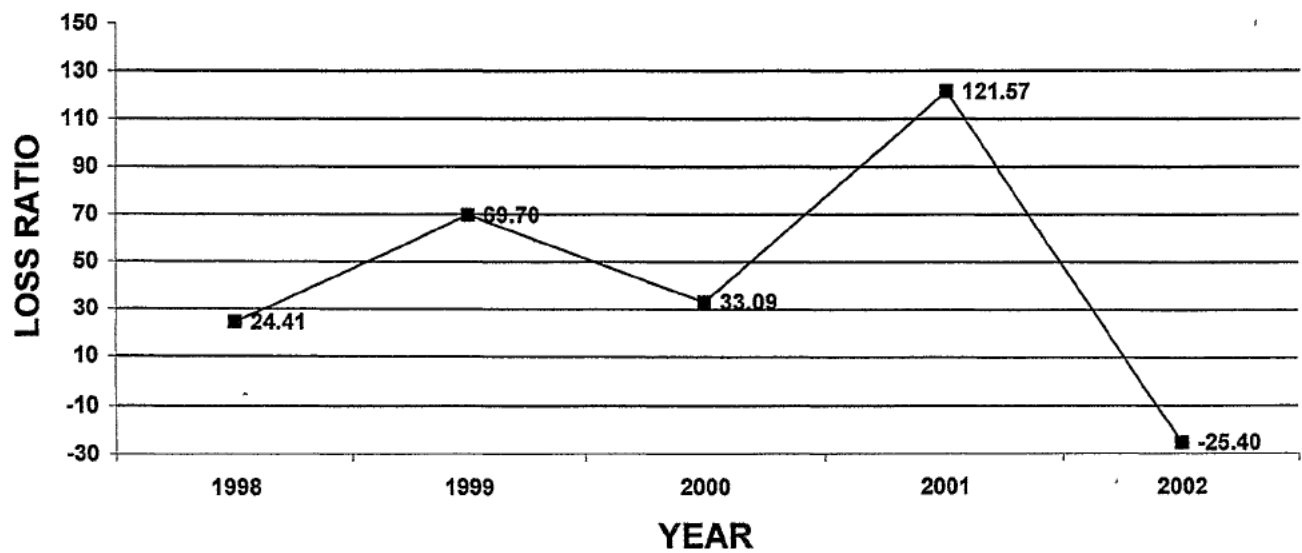
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	CONTINENTAL CASUALTY COMPANY	56.09%	\$1,152,445	\$1,006,743	\$912,672	\$618,752	61.46%
2	EULER AMERICAN CREDIT INDEMNITY COMPANY	36.03%	\$740,187	\$732,476	\$502,151	-\$175,353	-23.94%
3	OLD REPUBLIC INSURANCE COMPANY	15.51%	\$318,620	\$491,078	\$33,414	-\$978,963	-199.35%
4	FIDELITY AND DEPOSIT CO MARYLAND	2.10%	\$43,138	\$57,120	\$24,737	\$13,002	22.76%
5	CONTINENTAL INSURANCE COMPANY THE	-9.73%	-\$199,881	-\$133,583	\$148,757	-\$24,567	18.39%
	TOTAL	100.00%	\$2,054,509	\$2,153,834	\$1,621,731	-\$547,129	-25.40%

MISSOURI CREDIT CASUALTY INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

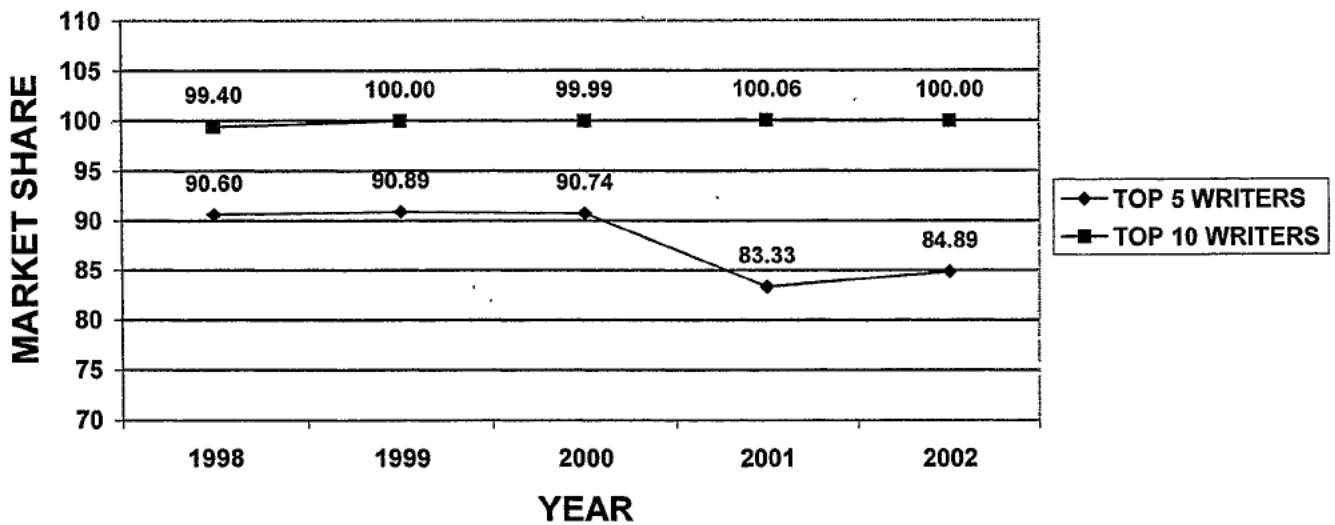


**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - CREDIT UNEMPLOYMENT**

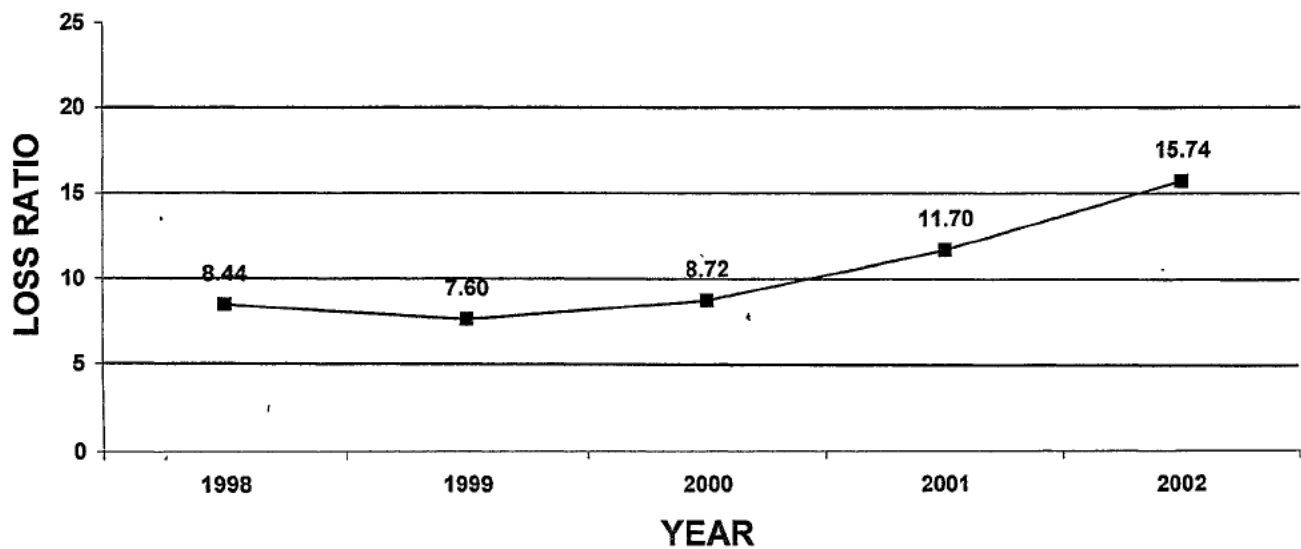
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES: PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN BANKERS INS CO OF FLORIDA	33.04%	\$3,344,057	\$3,472,248	\$421,541	\$473,560	13.64%
2	CENTRAL STATES INDEMNITY CO OF OMAHA	21.25%	\$2,151,396	\$2,151,396	\$271,533	\$252,157	11.72%
3	AMERICAN SECURITY INSURANCE COMPANY	12.00%	\$1,214,754	\$1,214,754	\$113,789	\$146,795	12.08%
4	TRITON INSURANCE COMPANY	10.46%	\$1,058,909	\$1,932,688	\$274,969	\$474,920	24.57%
5	WESCO INSURANCE COMPANY	8.14%	\$823,588	\$1,028,810	\$174,873	\$200,664	19.50%
6	STONEBRIDGE CASUALTY INSURANCE COMPANY	5.92%	\$598,988	\$598,988	\$73,240	\$77,357	12.91%
7	CENTURION CASUALTY COMPANY	4.00%	\$405,065	\$433,065	\$93,393	\$73,393	16.95%
8	YOSEMITE INSURANCE COMPANY	2.75%	\$278,394	\$155,274	\$25,220	\$46,873	30.19%
9	BALBOA INSURANCE COMPANY	2.21%	\$223,647	\$226,239	\$14,387	\$23,543	10.41%
10	ASSOCIATES INSURANCE COMPANY	0.24%	\$24,114	\$24,114	\$1,316	\$713	2.96%
11	AMERICAN CENTENNIAL INSURANCE CO	0.00%	\$116	\$116	\$0	\$0	0.00%
12	LYNDON PROPERTY INSURANCE COMPANY	-0.01%	-\$530	\$3,290	\$0	-\$236	-7.17%
TOTAL		100.00%	\$10,122,498	\$11,240,982	\$1,464,261	\$1,769,739	15.74%

MISSOURI CREDIT UNEMPLOYMENT INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

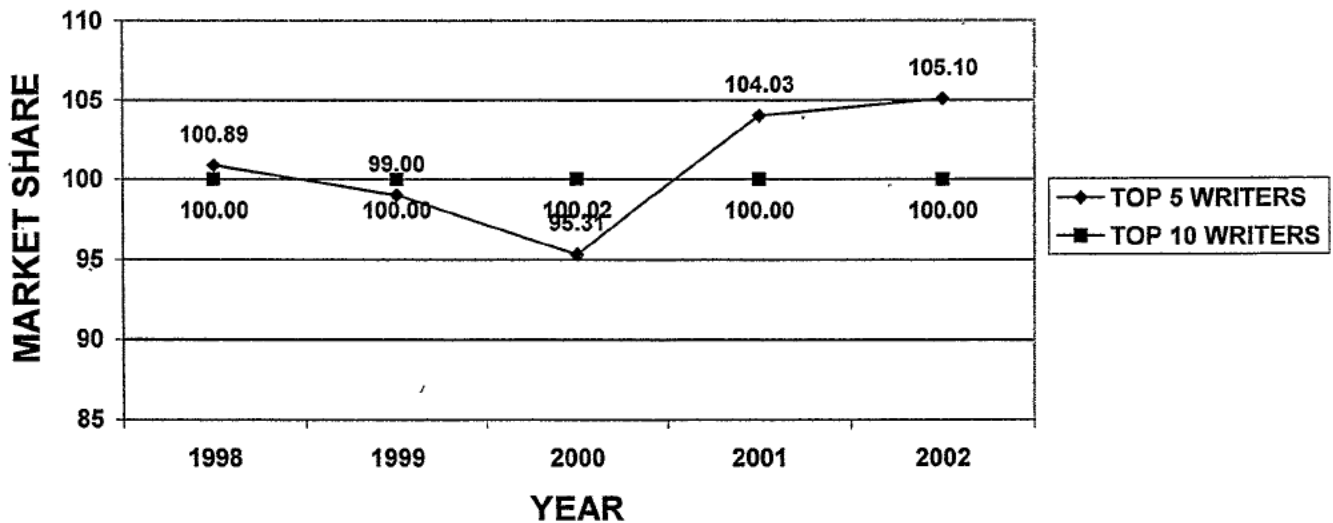


2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - VENDOR/LENDERS SINGLE INTEREST, COLLATERAL PROT. ETC.

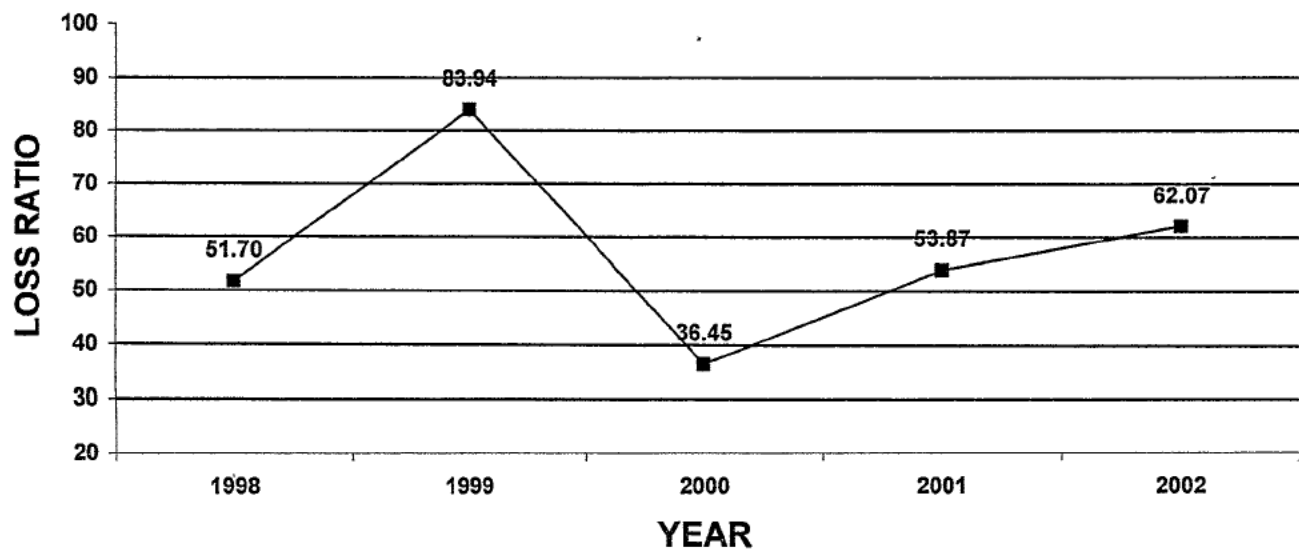
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	GREAT AMERICAN INSURANCE COMPANY	38.43%	\$1,690,138	\$1,728,375	\$581,901	\$779,588	45.11%
2	BALBOA INSURANCE COMPANY	23.89%	\$1,050,575	\$1,179,357	\$605,639	\$703,757	59.67%
3	LYNDON PROPERTY INSURANCE COMPANY	22.70%	\$998,188	\$1,005,982	\$581,790	\$682,211	67.82%
4	GREAT AMERICAN ASSURANCE COMPANY	12.56%	\$552,296	\$238,086	\$131,706	\$162,864	68.41%
5	WESCO INSURANCE COMPANY	7.52%	\$330,594	\$330,594	\$240,301	\$301,491	91.20%
6	GUARANTY NATIONAL INSURANCE COMPANY	0.87%	\$38,060	\$45,341	\$44,114	\$44,065	97.19%
7	GREAT AMERICAN ALLIANCE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$114	N/A
8	TRITON INSURANCE COMPANY	-5.96%	-\$262,213	-\$193,023	\$31,395	\$16,580	-8.59%
	TOTAL	100.00%	\$4,397,638	\$4,334,712	\$2,216,846	\$2,690,442	62.07%

MISSOURI CREDIT INSURANCE
(Vendor/Lenders Single Interest, Collateral Protection, etc.)

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

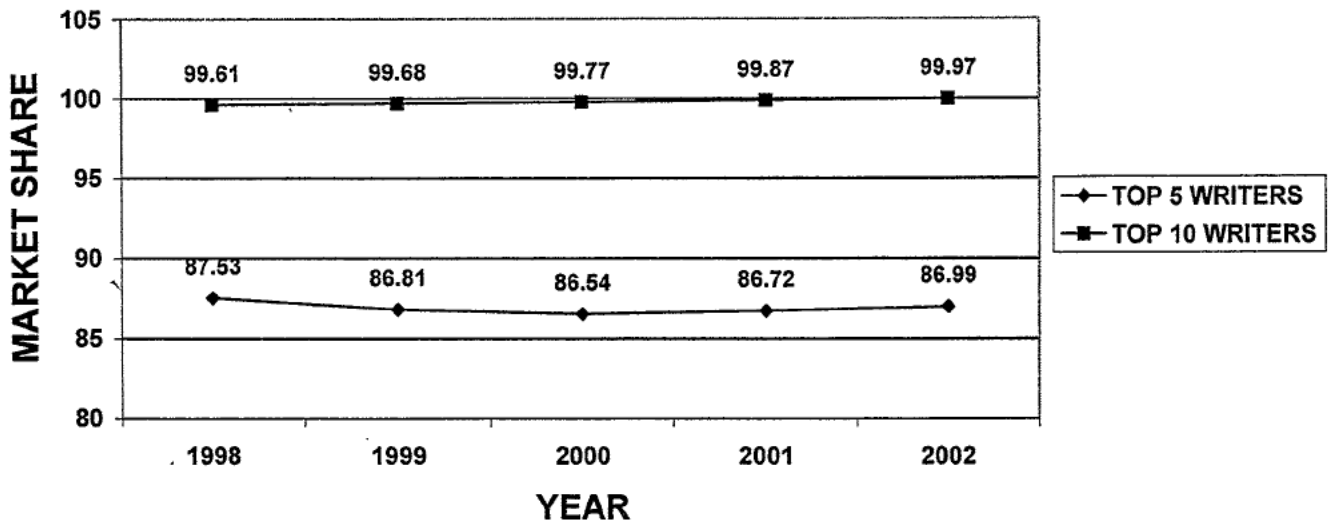


**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - MORTGAGE GUARANTY**

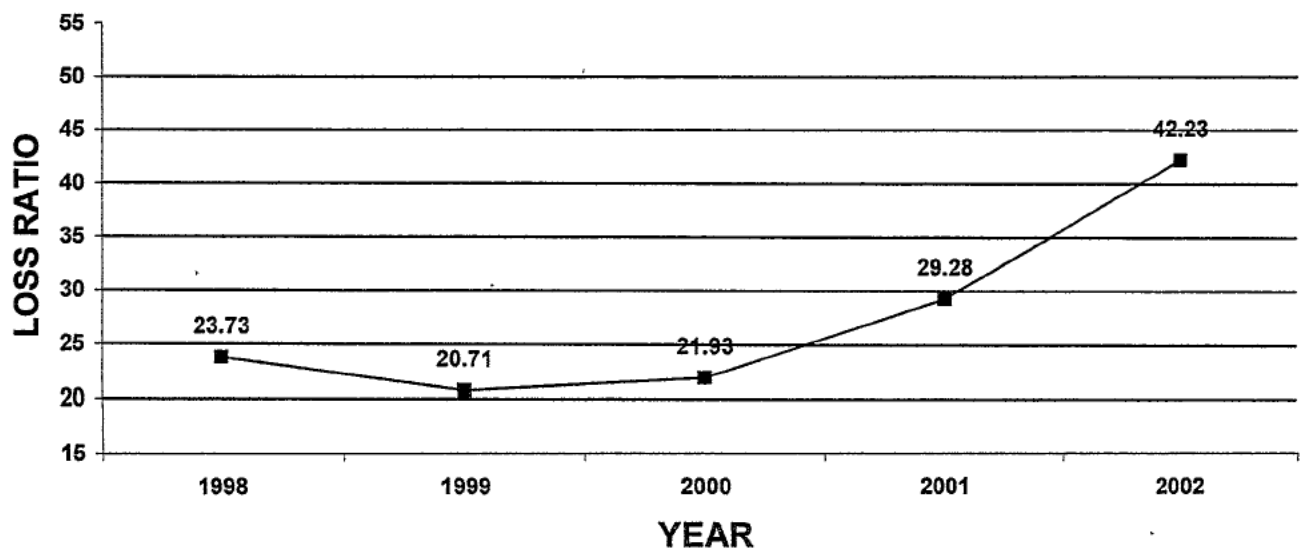
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MORTGAGE GUARANTY INS CORP	29.45%	\$21,303,671	\$21,363,033	\$5,093,054	\$17,222,547	80.62%
2	GENERAL ELECTRIC MORT INS CORP	17.25%	\$12,475,247	\$12,344,285	\$1,623,198	\$1,992,093	16.14%
3	PMI MORTGAGE INS CO	15.54%	\$11,238,544	\$11,156,695	\$3,387,274	\$4,549,057	40.77%
4	UNITED GUARANTY RESIDENTIAL INS CO	13.43%	\$9,717,907	\$9,875,320	\$1,242,034	\$1,874,036	18.98%
5	REPUBLIC MORTGAGE INSURANCE COMPANY	11.32%	\$8,191,520	\$8,365,012	\$1,336,101	\$1,732,682	20.71%
6	RADIAN GUARANTY INC	11.04%	\$7,987,350	\$8,180,287	\$2,815,090	\$3,554,108	43.45%
7	CMG MORTGAGE INSURANCE COMPANY	0.96%	\$691,024	\$656,907	\$57,458	-\$60,219	-9.17%
8	TRIAD GUARANTY INSURANCE CORP	0.79%	\$568,253	\$583,506	\$119,702	\$152,511	26.14%
9	UNITED GUARANTY RESIDENTIAL INS NC	0.16%	\$118,637	\$213,391	\$61,011	\$47,877	22.44%
10	MGIC INDEMNITY CORPORATION	0.03%	\$22,443	\$31,792	\$18,646	-\$329,332	-1035.90%
11	VEREX ASSURANCE INCORPORATED	0.03%	\$21,768	\$33,142	\$24,777	\$7,903	23.85%
12	UNITED GUARANTY MORTGAGE INDEMNITY CO	0.00%	\$1,625	\$1,625	\$0	\$0	0.00%
13	GENERAL ELECTRIC MORT INS CORP OF NC	0.00%	\$661	\$764	\$0	\$904	118.32%
14	GE RESIDENTIAL MORTG INS CORP OF NC	0.00%	\$363	\$858	\$0	\$0	0.00%
TOTAL		100.00%	\$72,339,013	\$72,806,517	\$15,778,345	\$30,744,167	42.23%

MISSOURI MORTGAGE GUARANTY INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

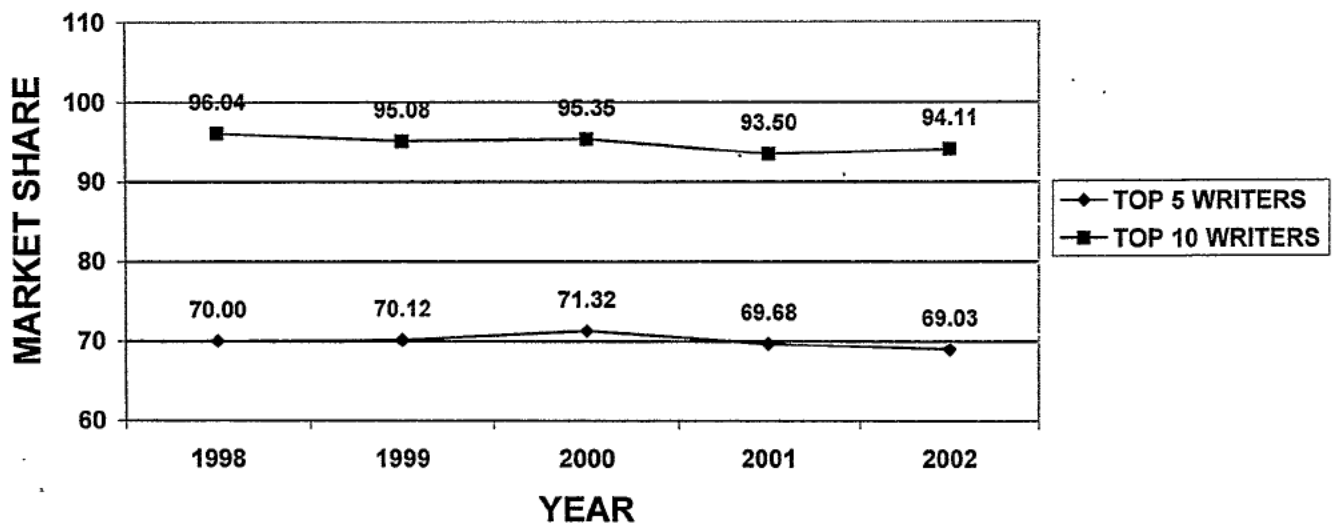


**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - TITLE**

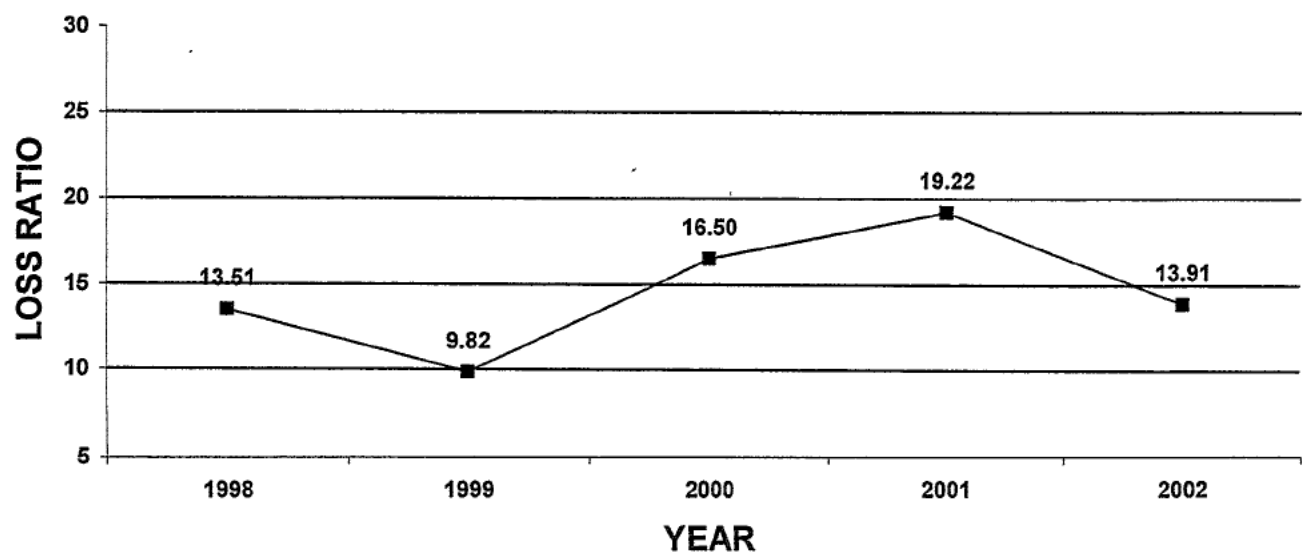
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	CHICAGO TITLE INSURANCE CO	18.82%	\$10,572,976	\$9,092,112	\$1,204,201	\$1,144,749	12.59%
2	FIRST AMERICAN TITLE INSURANCE CO	15.05%	\$8,458,918	\$8,235,496	\$1,046,823	\$872,037	10.59%
3	FIDELITY NATIONAL TITLE INSURANCE CO	12.75%	\$7,162,477	\$6,992,368	\$895,949	-\$64,932	-0.93%
4	COMMONWEALTH LAND TITLE INS CO	11.50%	\$6,464,256	\$5,596,196	\$1,114,952	\$1,413,262	25.25%
5	STEWART TITLE GUARANTY COMPANY	10.91%	\$6,133,440	\$5,171,473	\$569,902	\$803,187	15.53%
6	LAWYERS TITLE INSURANCE CORPORATION	6.97%	\$3,914,712	\$3,370,561	\$827,580	\$916,705	27.20%
7	OLD REPUBLIC NATIONAL TITLE INS CO	6.34%	\$3,562,986	\$2,194,440	\$549,046	\$13,173	0.60%
8	TRANSNATION TITLE INSURANCE COMPANY	5.09%	\$2,858,125	\$2,600,279	\$1,106,907	\$905,471	34.82%
9	AMERICAN PIONEER TITLE INSURANCE COMPANY	4.70%	\$2,641,483	\$2,651,540	\$339,128	\$415,037	15.65%
10	LAND TITLE INS CO OF ST LOUIS	1.98%	\$1,113,966	\$1,144,581	\$0	\$0	0.00%
11	UNITED GENERAL TITLE INSURANCE COMPANY	1.72%	\$964,383	\$901,038	\$564,807	\$527,208	58.51%
12	COLUMBIAN NATIONAL TITLE INSURANCE CO	1.56%	\$874,575	\$826,389	\$2,350	\$85,000	10.29%
13	TICOR TITLE INSURANCE COMPANY	1.22%	\$684,022	\$780,535	\$16,747	-\$121,838	-15.61%
14	BAR PLAN TITLE INSURANCE COMPANY THE	0.90%	\$508,233	\$456,267	\$28,194	\$37,694	8.26%
15	SECURITY UNION TITLE INS CO	0.50%	\$279,092	\$289,786	\$133,523	\$51,949	17.93%
TOTAL		100.00%	\$56,193,644	\$50,303,061	\$8,400,109	\$6,998,702	13.91%

MISSOURI TITLE INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

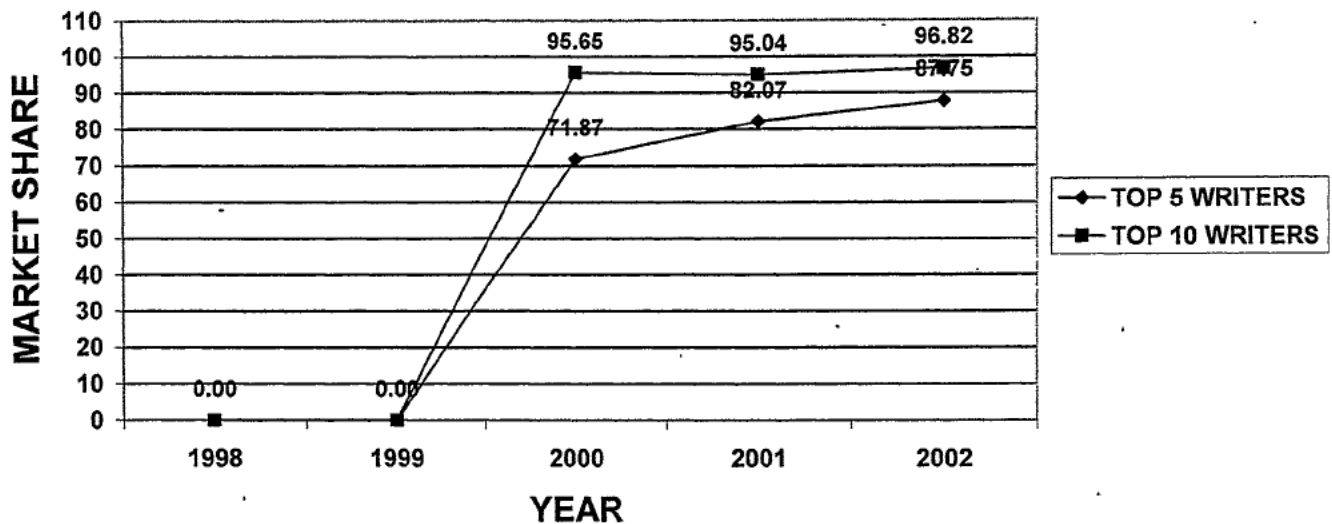


2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PROFESSIONAL LIABILITY (excluding Lawyers Malpractice & Real Estate Malpractice)

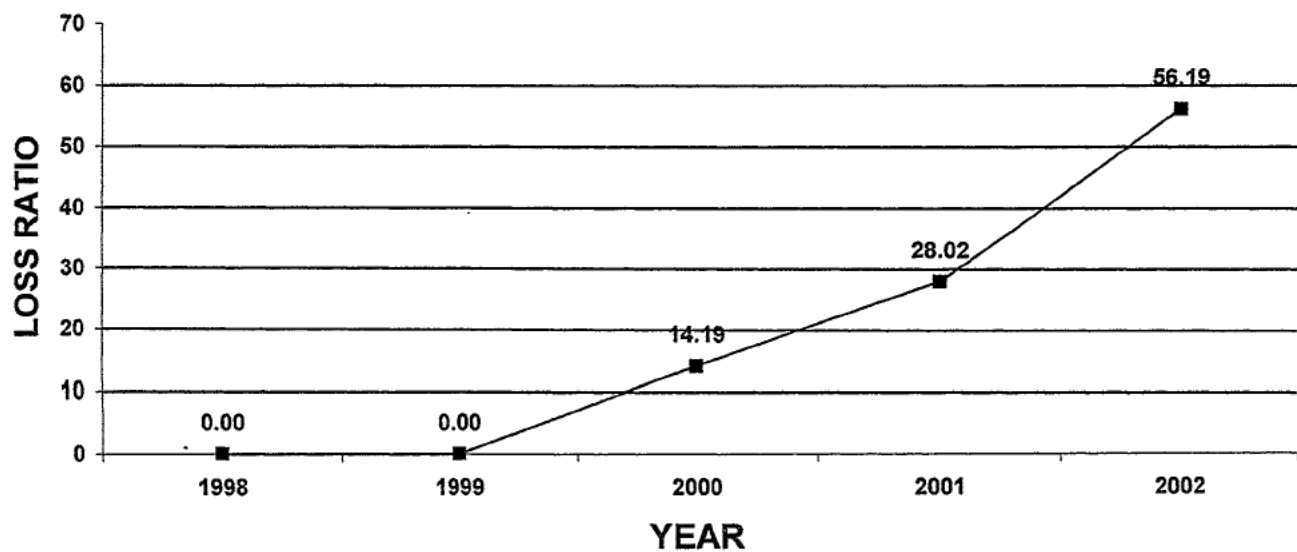
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	NATIONAL UNION FIRE INS CO OF PITTSBURG	64.63%	\$27,888,508	\$26,611,130	\$13,023,892	\$13,126,266	49.33%
2	ST PAUL FIRE & MARINE INSURANCE CO	6.15%	\$2,654,383	\$2,287,676	\$75,895	\$1,151,158	50.32%
3	ST PAUL MERCURY INSURANCE COMPANY	5.95%	\$2,567,847	\$2,595,449	\$84,700	\$1,097,894	42.30%
4	GREAT AMERICAN INSURANCE COMPANY	5.75%	\$2,479,121	\$2,094,058	\$71,721	\$932,838	44.55%
5	WESTPORT INSURANCE CORPORATION	5.27%	\$2,273,517	\$2,346,040	\$542,866	\$653,444	27.85%
6	UNITED STATES LIABILITY INSURANCE CO	3.38%	\$1,457,190	\$1,267,740	\$10,252	\$422,296	33.31%
7	KANSAS BANKERS SURETY COMPANY THE	2.27%	\$980,032	\$973,891	\$153,226	-\$22,133	-2.27%
8	CHICAGO INSURANCE COMPANY	1.24%	\$534,207	\$538,592	\$81,382	\$0	0.00%
9	CONNECTICUT INDEMNITY COMPANY THE	1.22%	\$527,363	\$442,966	\$2,118,587	\$0	0.00%
10	EMPLOYERS REINSURANCE CORPORATION	0.96%	\$415,543	\$397,286	\$312,241	\$268,068	67.47%
11	NAVIGATORS INSURANCE COMPANY	0.93%	\$400,000	\$185,205	\$0	\$115,939	62.60%
12	CAMICO MUTUAL INSURANCE COMPANY	0.79%	\$339,347	\$242,819	\$0	\$21,980	9.05%
13	HORACE MANN INSURANCE COMPANY	0.38%	\$164,320	\$165,407	\$13,000	\$26,663	16.12%
14	ST PAUL GUARDIAN INSURANCE COMPANY	0.35%	\$161,210	\$142,583	\$0	\$65,981	46.28%
15	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.31%	\$134,887	\$132,440	\$115,621	\$26,328	19.88%
16	AMERICAN HOME ASSURANCE COMPANY	0.30%	\$130,240	\$109,614	\$0	\$0	0.00%
17	NORTHLAND INSURANCE COMPANY	0.26%	\$113,475	\$283,877	\$234,317	\$249,185	87.78%
18	CENTENNIAL INSURANCE COMPANY	0.22%	\$95,846	\$216,116	\$19,355	\$77,214	35.73%
19	NEW HAMPSHIRE INSURANCE COMPANY	0.17%	\$73,405	\$63,090	\$0	-\$28,000	-44.38%
20	FARMERS INSURANCE EXCHANGE	0.08%	\$33,621	\$76,696	\$41,812	\$40,839	53.25%
21	FIRST SPECIALTY INSURANCE CORPORATION	0.06%	\$26,758	\$25,712	\$0	\$0	0.00%
22	UNITED STATES FIDELITY & GUARANTY CO	0.05%	\$19,596	\$24,882	\$1,067	\$29,956	120.39%
23	COMMERCE AND INDUSTRY INSURANCE CO	0.04%	\$15,721	\$16,867	\$623,605	\$2,046,831	12135.12%
24	FIDELITY AND GUARANTY INSURANCE COMPANY	0.03%	\$13,873	\$12,734	\$0	\$4,604	36.16%
25	BIRMINGHAM FIRE INS CO OF PA	0.03%	\$12,126	\$11,653	\$0	-\$1	-0.01%
26	LIBERTY MUTUAL FIRE INSURANCE CO	0.03%	\$11,620	\$12,771	\$0	\$0	0.00%
27	MARKEL INSURANCE COMPANY	0.02%	\$8,601	\$5,883	\$0	-\$119	-2.02%
28	WAUSAU BUSINESS INSURANCE COMPANY	0.02%	\$7,136	\$5,823	\$0	\$0	0.00%
29	FIDELITY & GUARANTY INS UNDERWRITERS	0.01%	\$3,893	\$5,236	\$0	\$3,354	64.06%
30	LIBERTY INSURANCE CORPORATION	0.01%	\$3,325	\$5,443	\$0	\$0	0.00%
31	NORTHFIELD INSURANCE COMPANY	0.01%	\$3,264	\$1,206	\$10,000	\$6,981	579.34%
32	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$1,049	\$639	\$0	\$0	0.00%
33	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	\$563	\$2,431	\$0	\$7,490	308.10%
34	GRANITE STATE INSURANCE COMPANY	0.00%	\$523	\$366	-\$566	\$1,824,434	498479.23%
35	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	\$0	\$0	\$404,000	\$567,658	N/A
36	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$263,519	\$215,258	N/A
37	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$0	\$11,815	N/A
38	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$0	\$786	-\$3,188	-\$10,188	-1296.18%
39	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	-\$500	N/A
40	ROYAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$15,801	\$0	\$0	0.00%
41	ST PAUL PROPERTY & CASUALTY INS CO	0.00%	\$0	\$220	\$0	\$0	0.00%
42	WAUSAU UNDERWRITERS INS CO	-0.01%	-\$3,749	-\$12,424	\$24,000	-\$13,062	105.14%
43	EMPLOYERS INSURANCE COMPANY OF WAUSAU	-0.03%	-\$12,480	\$1,008	\$308,633	\$308,633	30818.35%
44	SECURITY INSURANCE COMPANY OF HARTFORD	-0.87%	-\$374,307	\$28,450	\$1,905,829	\$0	0.00%
	TOTAL	100.00%	\$43,151,574	\$41,338,161	\$20,435,766	\$23,229,104	56.19%

MISSOURI PROFESSIONAL LIABILITY INSURANCE
(Excluding Lawyers Malpractice & Real Estate Malpractice)

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

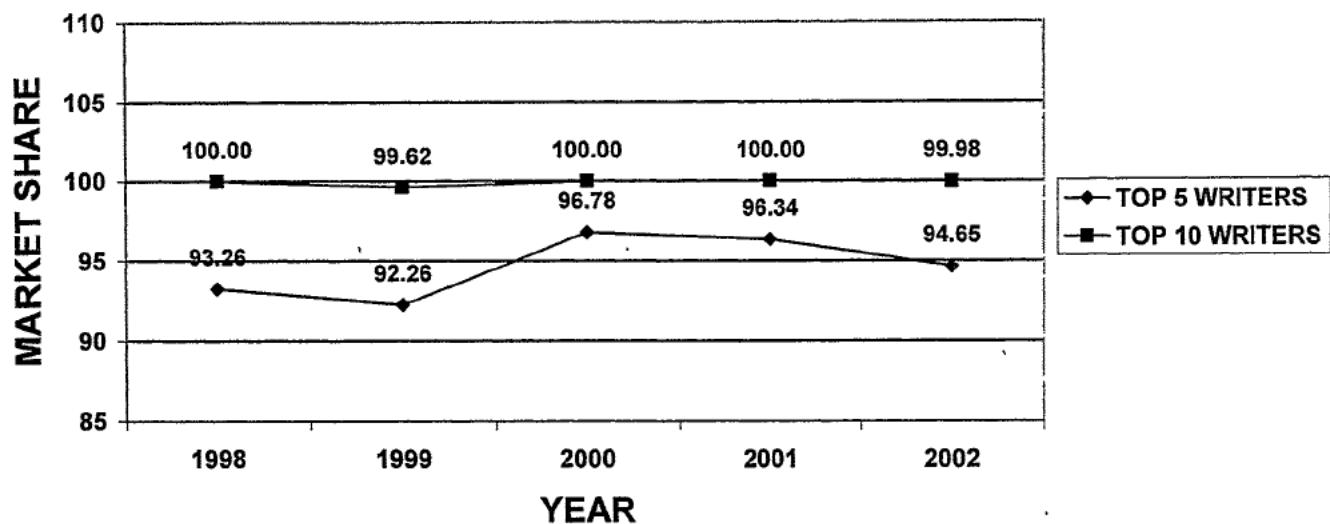


**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - LAWYERS MALPRACTICE**

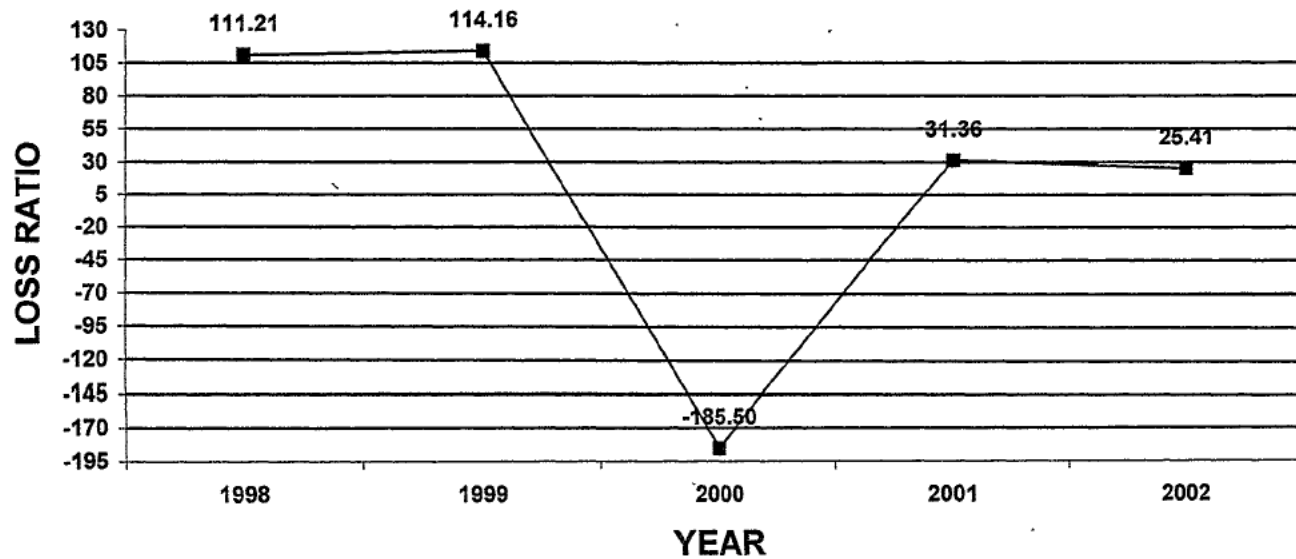
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	BAR PLAN MUTUAL INSURANCE CO THE	42.62%	\$9,556,921	\$9,176,266	\$1,527,881	\$1,129,421	12.31%
2	NATIONAL UNION FIRE INS CO OF PITTSBURG	19.74%	\$4,426,992	\$4,677,861	\$423,919	\$647,154	13.83%
3	ILLINOIS NATIONAL INSURANCE COMPANY	11.77%	\$2,638,049	\$1,347,856	\$78,981	\$231,063	17.14%
4	AMERICAN HOME ASSURANCE COMPANY	11.32%	\$2,537,669	\$2,537,669	\$1,818,405	\$1,877,352	73.98%
5	INTERLEX INSURANCE COMPANY	9.20%	\$2,061,973	\$2,416,628	\$148,000	\$309,918	12.82%
6	CONTINENTAL CASUALTY COMPANY	2.11%	\$472,436	-\$487,803	\$95,179	-\$758,493	155.49%
7	ST PAUL FIRE & MARINE INSURANCE CO	1.45%	\$324,568	\$377,920	-\$12,931	\$315,411	83.46%
8	GREAT AMERICAN INSURANCE COMPANY	0.77%	\$171,821	\$215,175	\$40,000	\$64,752	30.09%
9	PROFESSIONALS DIRECT INSURANCE COMPANY	0.60%	\$133,838	\$10,556	\$0	\$6,018	57.01%
10	TWIN CITY FIRE INS CO	0.41%	\$92,235	\$80,752	\$0	\$10	0.01%
11	CHICAGO INSURANCE COMPANY	0.01%	\$3,280	\$2,180	\$0	\$0	0.00%
12	MINNESOTA LAWYERS MUTUAL INSURANCE CO	0.01%	\$1,571	\$49	\$0	\$82	167.35%
13	CENTRIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$23,961	N/A
14	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$0	\$0	-\$3,600	-\$19,836	N/A
15	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.00%	\$0	\$35,003	\$1,290,000	\$1,364,029	3896.89%
16	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$602	N/A
17	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$0	\$4,143	\$0	-\$8,876	-214.24%
TOTAL		100.00%	\$22,421,353	\$20,394,255	\$5,405,834	\$5,182,568	25.41%

MISSOURI LAWYERS MALPRACTICE INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

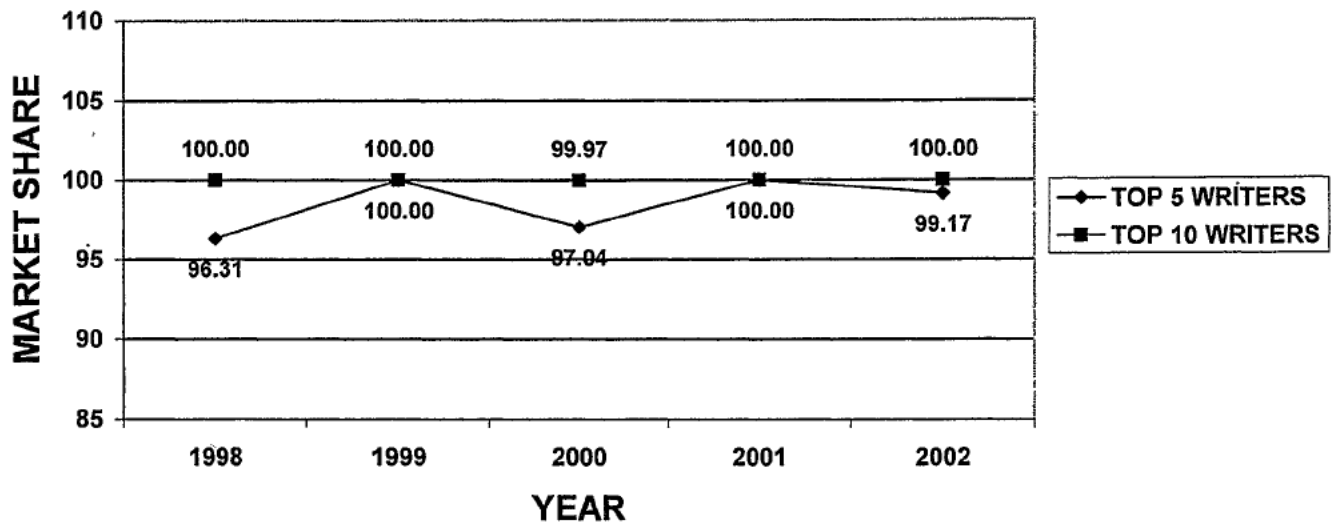


**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - REAL ESTATE MALPRACTICE**

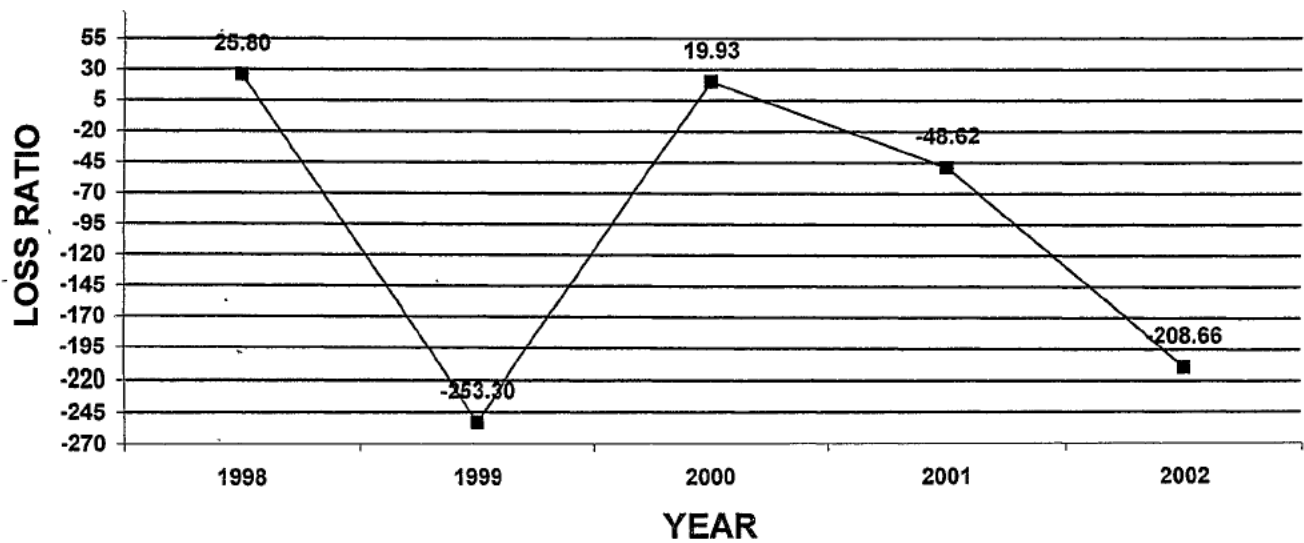
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	CONTINENTAL CASUALTY COMPANY	69.18%	\$771,859	-\$406,286	\$48,036	\$190,493	-46.89%
2	ST PAUL FIRE & MARINE INSURANCE CO	17.57%	\$196,073	\$171,774	\$1,000	\$19,274	11.22%
3	CHICAGO INSURANCE COMPANY	7.05%	\$78,684	\$77,420	\$1,000	\$891	1.15%
4	UNITED STATES LIABILITY INSURANCE CO	4.41%	\$49,223	\$49,880	\$0	\$21,606	43.32%
5	ASSOCIATES INSURANCE COMPANY	0.95%	\$10,620	\$20,300	\$0	\$2,497	12.30%
6	AMERICAN AUTOMOBILE INSURANCE CO	0.83%	\$9,306	\$0	\$6,000	\$11,021	N/A
7	EMPLOYERS REINSURANCE CORPORATION	0.00%	\$0	\$0	-\$5,500	-\$64,429	N/A
	TOTAL	100.00%	\$1,115,765	-\$86,912	\$50,536	\$181,353	-208.66%

MISSOURI REAL ESTATE MALPRACTICE INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

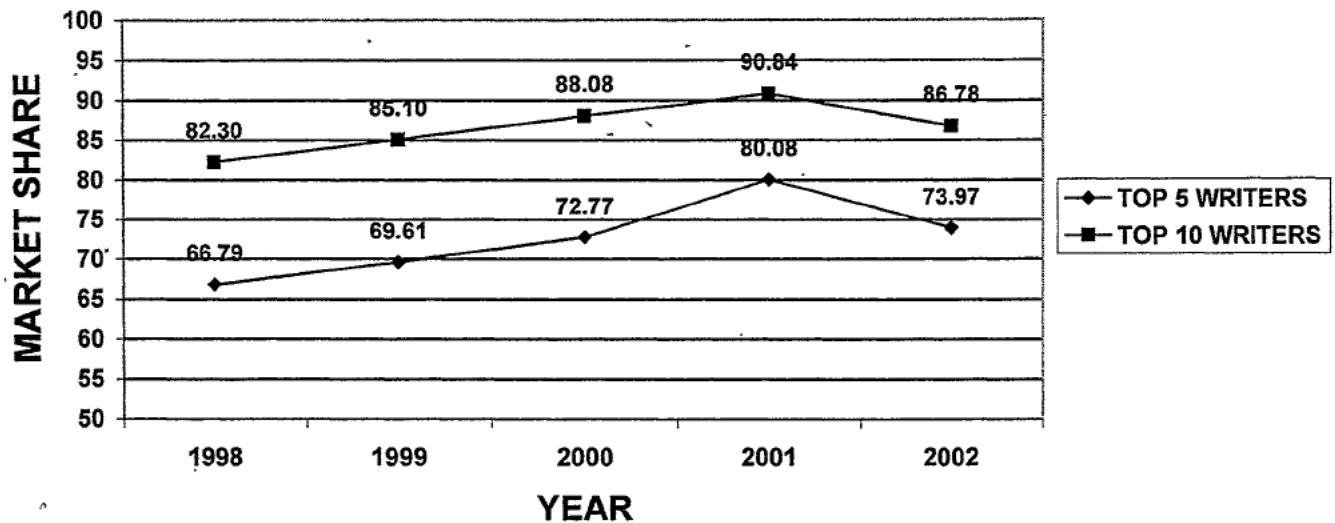


**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - UMBRELLA**

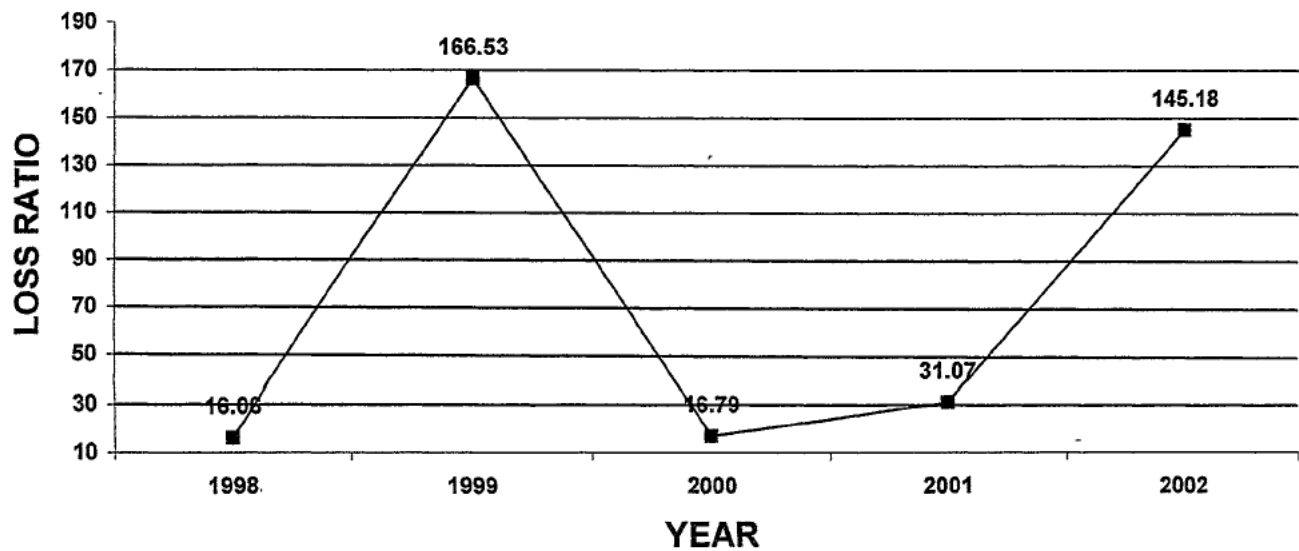
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	NATIONAL UNION FIRE INS CO OF PITTSBURG	49.81%	\$25,004,779	\$30,969,549	\$38,014,336	\$55,985,028	180.77%
2	OHIO CASUALTY INSURANCE COMPANY	6.64%	\$3,335,362	\$2,663,848	\$0	\$2,119,405	79.56%
3	AMERICAN HOME ASSURANCE COMPANY	6.11%	\$3,068,917	\$3,028,177	\$3,522,175	\$18,707,236	617.77%
4	FEDERATED MUTUAL INSURANCE COMPANY	5.83%	\$2,927,471	\$2,557,190	\$175,377	\$218,196	8.53%
5	HARTFORD CASUALTY INS CO	5.58%	\$2,800,966	\$2,230,953	\$81,302	\$1,368,549	61.34%
6	INSURANCE CO OF THE STATE OF PA	3.49%	\$1,751,519	\$1,824,124	\$161	\$47,066	2.58%
7	WESTPORT INSURANCE CORPORATION	3.32%	\$1,665,524	\$1,718,652	\$0	\$0	0.00%
8	LUMBERMENS MUTUAL CASUALTY CO	2.60%	\$1,306,357	\$1,057,820	\$2,380,481	\$2,652,773	250.78%
9	NEW HAMPSHIRE INSURANCE COMPANY	1.70%	\$855,125	\$982,859	\$58,533	-\$1,288,072	-131.05%
10	AUTO OWNERS INSURANCE CO MUTUAL	1.69%	\$850,401	\$779,961	\$0	\$1,010,327	129.54%
11	LIBERTY MUTUAL INSURANCE COMPANY	1.45%	\$728,187	\$1,112,359	\$2,264,673	-\$5,399,355	-485.40%
12	TWIN CITY FIRE INS CO	1.39%	\$696,052	\$584,107	\$584,275	\$568,748	97.37%
13	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.16%	\$584,110	\$568,794	\$0	\$130,102	22.87%
14	GRANITE STATE INSURANCE COMPANY	1.09%	\$547,442	\$394,988	\$7,500	\$12,500	3.16%
15	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.04%	\$521,963	\$526,785	\$637,500	\$802,304	152.30%
16	ILLINOIS NATIONAL INSURANCE COMPANY	0.99%	\$499,334	\$453,073	\$181,715	\$275,214	60.74%
17	FEDERATED SERVICE INSURANCE COMPANY	0.98%	\$493,512	\$429,138	\$0	\$174,952	40.77%
18	NATIONWIDE AGRIBUSINESS INS CO	0.88%	\$439,969	\$374,209	\$0	\$37,749	10.09%
19	COLUMBIA NATIONAL INSURANCE COMPANY	0.86%	\$429,779	\$354,863	\$0	\$0	0.00%
20	COLUMBIA MUTUAL INSURANCE CO	0.59%	\$294,562	\$523,021	\$18,393	\$23,393	4.47%
21	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.46%	\$231,694	\$235,515	-\$19,108	\$1,565,047	664.52%
22	PHARMACISTS MUTUAL INSURANCE COMPANY	0.44%	\$218,787	\$215,725	\$0	\$1,680	0.78%
23	FARMLAND MUTUAL INSURANCE COMPANY	0.39%	\$198,081	\$217,485	\$0	\$2,390	1.10%
24	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.35%	\$173,213	\$145,551	\$13,804	\$13,804	9.48%
25	SPECIALTY NATIONAL INSURANCE COMPANY	0.26%	\$130,046	\$101,176	\$0	\$9,852	9.74%
26	HARTFORD FIRE INSURANCE COMPANY	0.23%	\$113,933	\$92,587	\$200,000	\$2,229,458	2407.96%
27	MARKEL INSURANCE COMPANY	0.16%	\$81,112	\$57,874	\$0	\$46,678	80.65%
28	STATEWIDE INSURANCE COMPANY	0.12%	\$62,487	\$85,269	\$0	\$0	0.00%
29	USAA CASUALTY INSURANCE COMPANY	0.10%	\$50,264	\$47,288	\$0	\$22,932	48.49%
30	AMERICAN MOTORISTS INSURANCE CO	0.07%	\$36,471	\$33,521	\$0	-\$4,132	-12.33%
31	LIBERTY MUTUAL FIRE INSURANCE CO	0.06%	\$28,569	\$38,368	\$146,426	-\$2,248,252	-5859.71%
32	HARTFORD ACCIDENT & INDEMNITY CO	0.03%	\$13,975	\$10,402	\$0	\$7,805	75.03%
33	FIRST SPECIALTY INSURANCE CORPORATION	0.03%	\$13,119	\$12,606	\$0	\$0	0.00%
34	BIRMINGHAM FIRE INS CO OF PA	0.02%	\$11,402	\$11,402	\$150	-\$4,515	-39.60%
35	COMMERCE AND INDUSTRY INSURANCE CO	0.02%	\$9,333	\$46,468	\$45,000	-\$24,892	-53.57%
36	AMERICAN MANUFACTURERS MUTUAL INS CO	0.02%	\$8,909	\$15,699	\$0	-\$3,394	-21.62%
37	PROPERTY & CASUALTY INS CO OF HARTFORD	0.01%	\$7,347	\$7,407	\$0	\$5,522	74.55%
38	OWNERS INSURANCE COMPANY	0.01%	\$7,338	\$3,596	\$0	\$891	24.78%
39	HARTFORD UNDERWRITERS INSURANCE CO	0.01%	\$4,822	\$6,460	\$0	-\$4,528	-70.09%
40	GE PROPERTY & CASUALTY INSURANCE COMPANY	0.01%	\$3,499	\$3,665	\$0	-\$6,904	-188.38%
41	AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$69	N/A
42	AMERICAN INTERNATIONAL SOUTH INS CO	0.00%	\$0	\$500	\$897	\$110,283	22056.60%
43	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$0	-\$4,205	N/A
44	WAUSAU UNDERWRITERS INS CO	0.00%	\$0	\$3,378	\$0	\$0	0.00%
45	WEST AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,758	N/A
46	AIU INSURANCE COMPANY	0.00%	-\$1,268	-\$952	\$0	\$0	0.00%
TOTAL		100.00%	\$50,204,464	\$54,525,460	\$48,313,590	\$79,159,808	145.18%

MISSOURI UMBRELLA INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

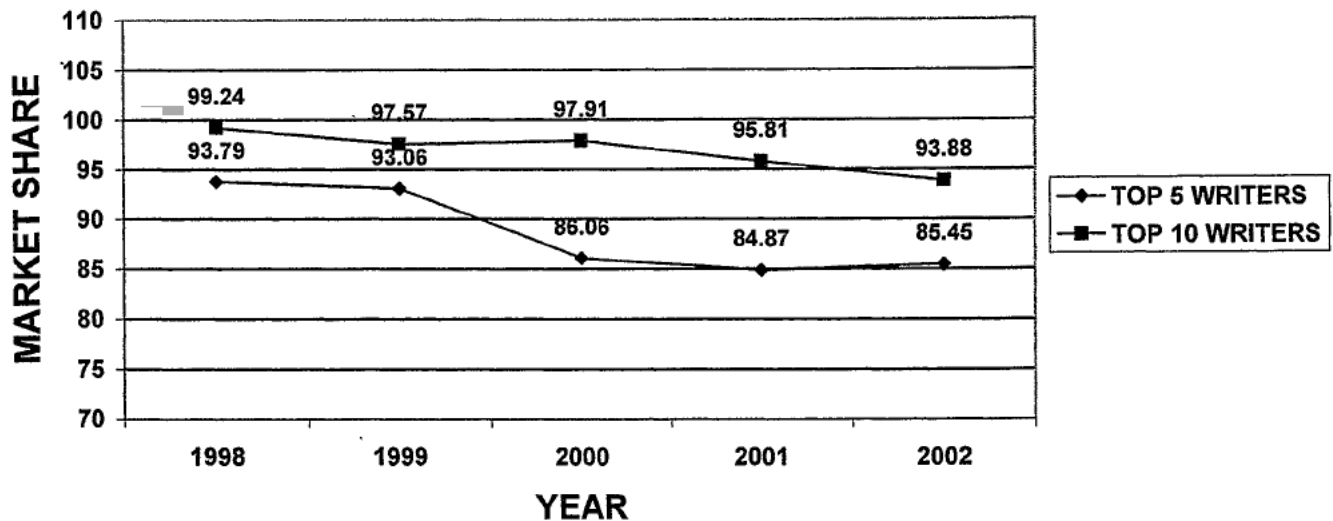


**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - OTHER SPECIFIC**

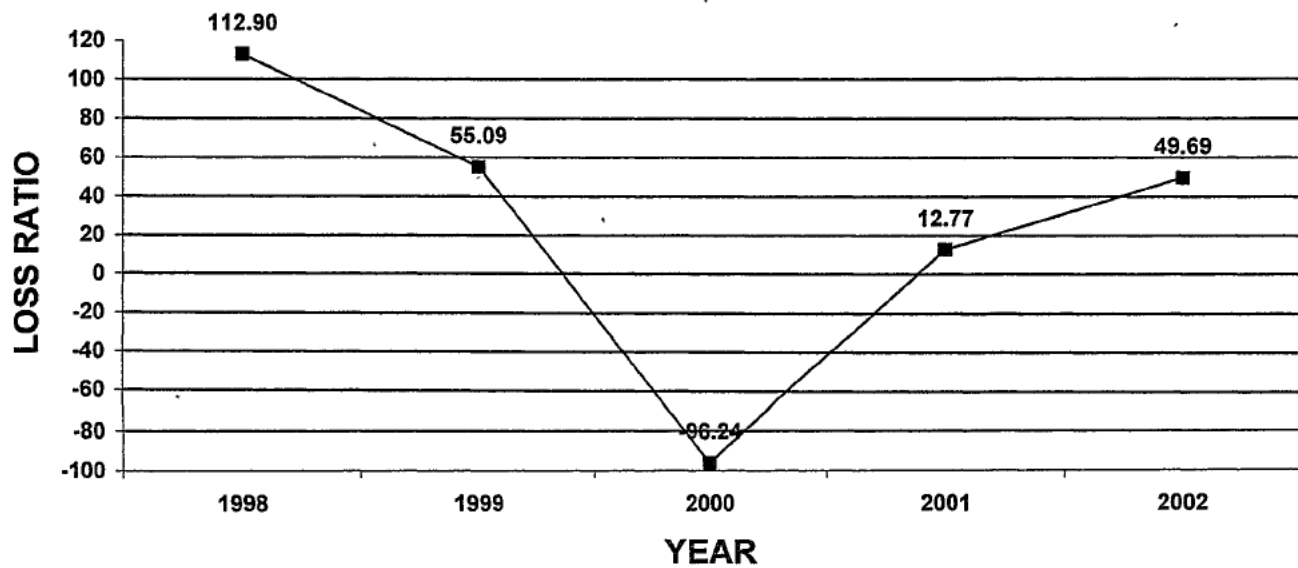
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN NATIONAL PROPERTY & CASUALTY C	25.26%	\$1,111,535	\$1,081,416	\$132,352	\$56,863	5.26%
2	BALBOA INSURANCE COMPANY	24.83%	\$1,092,955	\$655,170	\$493,973	\$535,858	81.79%
3	GERLING NCM CREDIT INSURANCE INC	17.00%	\$748,197	\$633,208	\$421,152	\$646,062	102.03%
4	OLD UNITED CASUALTY COMPANY	9.69%	\$426,600	\$983,376	\$1,168,680	\$1,142,759	116.21%
5	AMERICAN GENERAL INDEMNITY COMPANY	8.67%	\$381,581	\$381,581	\$36,512	\$31,708	8.31%
6	EXCESS SHARE INSURANCE CORPORATION	2.26%	\$99,368	\$99,368	\$0	\$0	0.00%
7	CPA INSURANCE COMPANY	1.76%	\$77,397	\$78,044	\$21,484	\$12,363	15.84%
8	LYNDON PROPERTY INSURANCE COMPANY	1.65%	\$72,690	\$26,957	\$67,776	\$83,225	308.73%
9	AMERICAN BANKERS INS CO OF FLORIDA	1.46%	\$64,052	\$64,898	\$8,831	-\$23,086	-35.57%
10	ARAG INSURANCE COMPANY	1.30%	\$57,110	\$55,703	\$8,593	\$35,027	62.88%
11	FIRE INSURANCE EXCHANGE	1.27%	\$55,967	\$56,231	\$220,466	\$220,466	392.07%
12	REPUBLIC WESTERN INS CO	0.88%	\$38,615	\$46,626	\$401,850	-\$330,274	-708.35%
13	UNITED FINANCIAL CASUALTY COMPANY	0.81%	\$35,634	\$4,079	\$0	\$1,532	37.56%
14	MERCHANTS BONDING CO (MUTUAL)	0.78%	\$34,117	\$34,017	\$11,797	\$6,702	19.70%
15	WEST AMERICAN INSURANCE COMPANY	0.61%	\$26,811	\$26,811	\$0	\$0	0.00%
16	AMERISURE MUTUAL INSURANCE COMPANY	0.39%	\$17,250	\$16,568	\$0	\$0	0.00%
17	WESTPORT INSURANCE CORPORATION	0.37%	\$16,397	\$16,919	\$156,229	\$188,049	1111.47%
18	AMERICAN RELIABLE INSURANCE COMPANY	0.33%	\$14,392	\$18,811	\$3,763	\$4,827	25.66%
19	OHIO CASUALTY INSURANCE COMPANY	0.22%	\$9,633	\$9,633	\$0	\$0	0.00%
20	AMERICAN FIRE & CASUALTY COMPANY	0.21%	\$9,180	\$9,180	\$0	\$0	0.00%
21	BANCINSURE INC	0.17%	\$7,383	\$7,994	\$0	\$0	0.00%
22	CENTRAL STATES INDEMNITY CO OF OMAHA	0.08%	\$3,346	\$3,346	\$321	\$1,872	55.95%
23	AMERICAN SECURITY INSURANCE COMPANY	0.02%	\$840	\$292,366	\$3,255	\$3,365	1.15%
24	AVEMCO INSURANCE COMPANY	0.00%	\$0	\$37,715	\$0	\$0	0.00%
25	CLARENDON NATIONAL INS CO	0.00%	\$0	\$0	\$2,228	-\$263,081	N/A
26	GUIDEONE SPECIALTY MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1,294	N/A
27	GULF INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$49,000	N/A
28	STANDARD GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$1,020	\$1,771	N/A
29	WESTERN DIVERSIFIED CASUALTY INS CO	0.00%	\$0	\$59	\$0	\$0	0.00%
30	CENTURION CASUALTY COMPANY	0.00%	-\$12	-\$12	\$0	\$0	0.00%
TOTAL		100.00%	\$4,401,038	\$4,640,064	\$3,160,282	\$2,305,714	49.69%

MISSOURI OTHER SPECIFIC INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

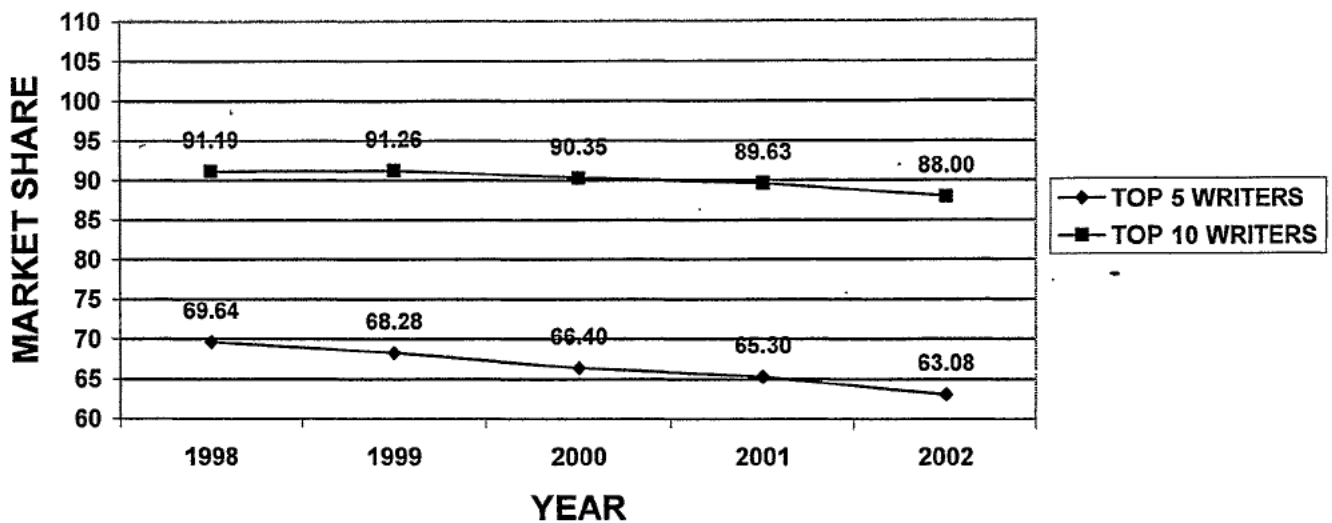


**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - NATIONAL FLOOD INSURANCE PROGRAM**

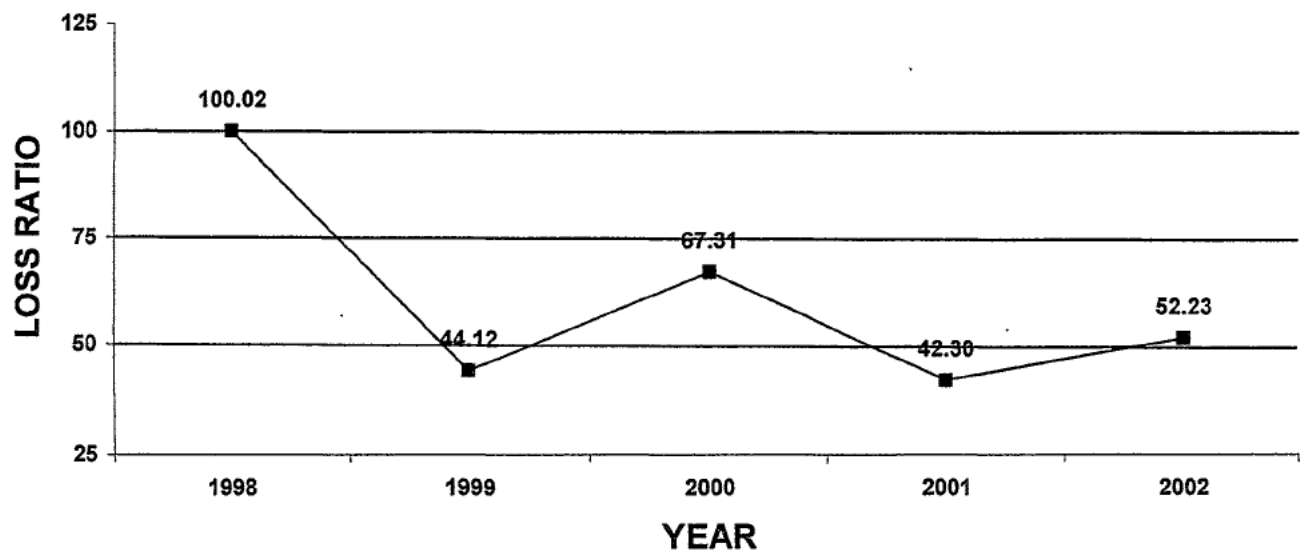
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	OMAHA PROPERTY AND CASUALTY INS CO	13.95%	\$1,282,384	\$1,241,976	\$425,857	\$380,239	30.62%
2	STATE FARM FIRE AND CASUALTY CO	13.30%	\$1,223,067	\$1,196,823	\$389,378	\$109,955	9.19%
3	HARTFORD FIRE INSURANCE COMPANY	12.70%	\$1,167,975	\$1,205,028	\$333,020	\$333,020	27.64%
4	STANDARD FIRE INSURANCE COMPANY	11.75%	\$1,079,875	\$1,066,566	\$621,749	\$606,749	56.89%
5	AMERICAN BANKERS INS CO OF FLORIDA	11.38%	\$1,046,405	\$1,084,022	\$724,820	\$705,647	65.10%
6	AMERICAN FAMILY MUTUAL INS CO	8.61%	\$791,165	\$758,917	\$341,660	\$352,687	46.47%
7	FIRE INSURANCE EXCHANGE	5.31%	\$487,779	\$467,388	\$443,259	\$436,759	93.45%
8	AMERICAN RELIABLE INSURANCE COMPANY	4.21%	\$386,776	\$243,636	\$430,740	\$430,740	176.80%
9	ALLSTATE INSURANCE COMPANY	3.56%	\$327,510	\$337,920	\$125,728	\$113,974	33.73%
10	AUTO OWNERS INSURANCE CO MUTUAL	3.24%	\$297,819	\$283,875	\$748,921	\$754,421	265.76%
11	BANKERS INSURANCE COMPANY	2.44%	\$224,637	\$229,387	\$21,029	\$15,832	6.90%
12	SELECTIVE INS CO OF THE SOUTHEAST	2.12%	\$195,104	\$141,799	\$20,071	\$26,788	18.89%
13	FIRST COMMUNITY INSURANCE COMPANY	2.03%	\$186,386	\$191,332	\$60,697	\$60,655	31.70%
14	SECURITY INSURANCE COMPANY OF HARTFORD	1.38%	\$126,540	\$121,773	\$125,209	\$300,809	247.02%
15	USAA GENERAL INDEMNITY COMPANY	0.91%	\$83,252	\$83,320	\$2,363	\$10,663	12.80%
16	LIBERTY MUTUAL FIRE INSURANCE CO	0.84%	\$77,006	\$77,083	\$0	-\$18,310	-23.75%
17	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.47%	\$42,947	\$41,727	\$17,743	\$17,743	42.52%
18	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.37%	\$34,136	\$31,071	\$9,690	\$9,577	30.82%
19	PHILADELPHIA INDEMNITY INSURANCE CO	0.27%	\$25,097	\$11,970	\$0	\$0	0.00%
20	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.27%	\$24,410	\$24,032	\$0	\$48	0.20%
21	NEW HAMPSHIRE INSURANCE COMPANY	0.25%	\$23,283	\$23,366	\$0	\$2,176	9.31%
22	NATIONAL LLOYDS INSURANCE COMPANY	0.25%	\$23,112	\$8,086	\$67,358	\$67,358	833.02%
23	HARLEYSVILLE MUTUAL INSURANCE CO	0.20%	\$18,479	\$14,977	\$19,740	\$19,740	131.80%
24	VESTA FIRE INSURANCE CORP	0.06%	\$5,114	\$4,277	\$0	-\$86,809	-2029.67%
25	CIVIC PROPERTY & CASUALTY CO	0.05%	\$4,596	\$4,093	\$0	\$0	0.00%
26	CENTURY-NATIONAL INSURANCE COMPANY	0.04%	\$4,005	\$4,233	\$1,082	\$1,082	25.56%
27	SERVICE INSURANCE COMPANY	0.04%	\$3,370	\$3,370	\$0	\$0	0.00%
28	FIRST AMERICAN PROPERTY & CASUALTY INS CO	0.02%	\$1,839	\$2,606	\$0	\$0	0.00%
29	GRANITE STATE INSURANCE COMPANY	0.00%	\$2	\$89	\$0	-\$22	-24.72%
30	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$96	N/A
31	VESTA INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$841	N/A
	TOTAL	100.00%	\$9,194,070	\$8,904,742	\$4,930,114	\$4,650,776	52.23%

MISSOURI NATIONAL FLOOD INSURANCE PROGRAM

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

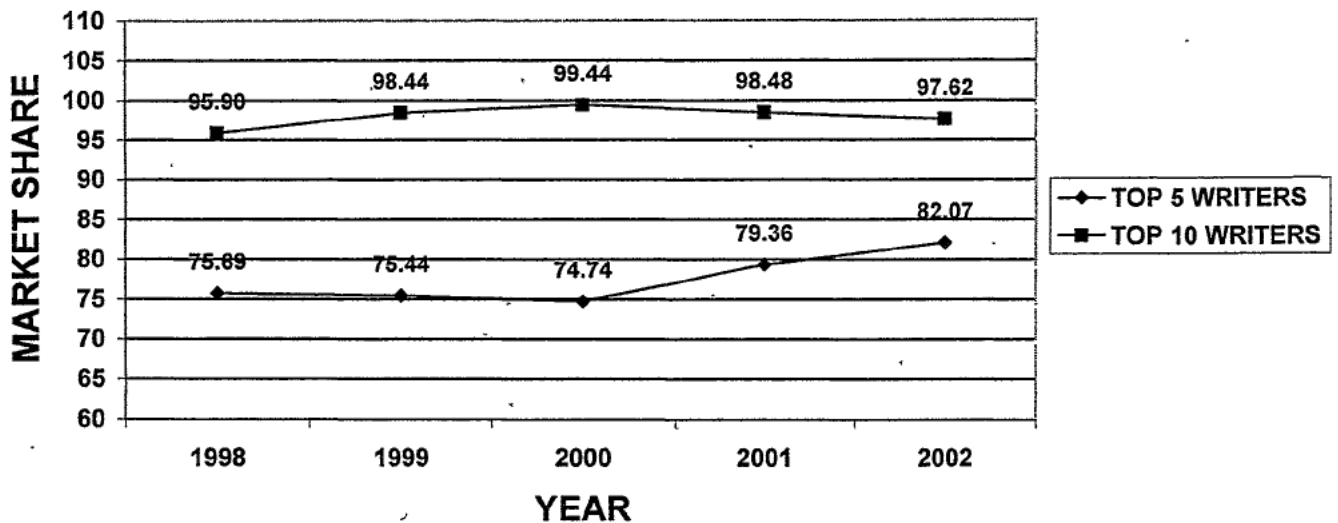


**2002 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - FEDERAL CROP INSURANCE CORPORATION**

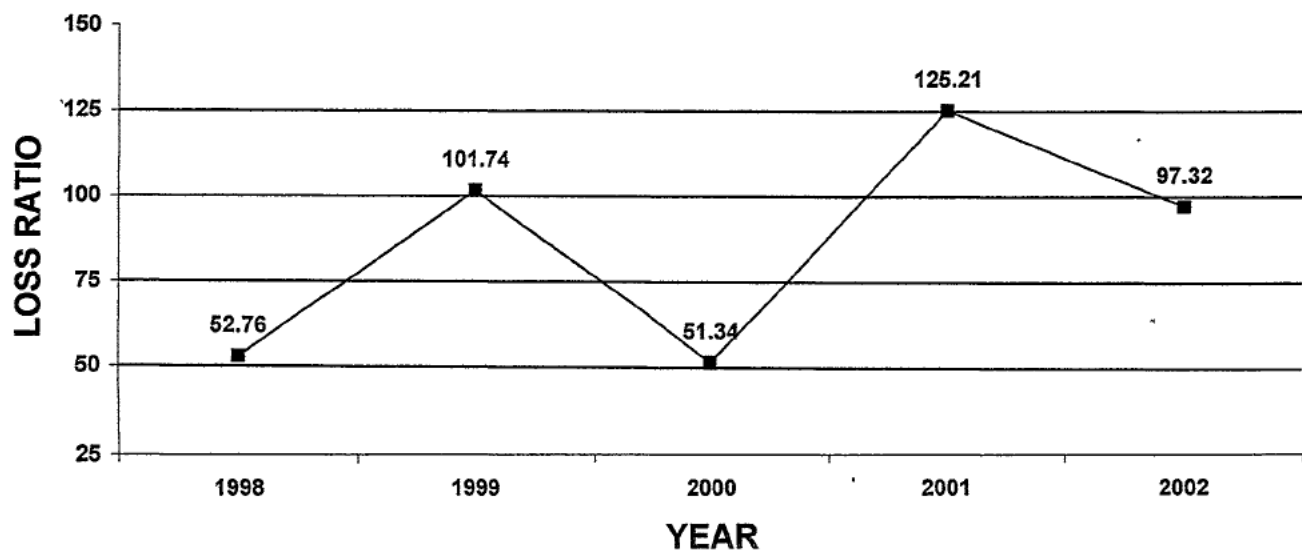
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ACE PROPERTY AND CASUALTY INSURANCE CO	26.87%	\$20,361,772	\$20,361,772	\$11,214,072	\$11,214,072	55.07%
2	AMERICAN GROWERS INSURANCE COMPANY	25.69%	\$19,473,054	\$19,473,054	\$16,044,158	\$26,005,363	133.55%
3	RURAL COMMUNITY INSURANCE COMPANY	12.20%	\$9,245,830	\$7,466,441	\$10,352,941	\$10,018,840	134.18%
4	AGRI GENERAL INSURANCE COMPANY	8.89%	\$6,737,747	\$6,564,340	\$5,776,890	\$7,342,167	111.85%
5	FIREMANS FUND INSURANCE COMPANY	8.42%	\$6,381,476	\$6,381,476	\$3,680,412	\$6,130,523	96.07%
6	GREAT AMERICAN INSURANCE CO OF NEW YORK	4.46%	\$3,378,532	\$3,392,444	\$2,591,337	\$3,208,894	94.59%
7	GUIDEONE SPECIALTY MUTUAL INSURANCE CO	3.90%	\$2,958,427	\$2,958,427	\$1,551,913	\$2,600,503	87.90%
8	AMERICAN AGRICULTURAL INSURANCE CO	2.99%	\$2,268,396	\$2,268,396	\$2,373,400	\$1,494,652	65.89%
9	FARMERS ALLIANCE MUTUAL INS CO	2.45%	\$1,858,943	\$1,858,943	\$1,876,019	\$1,876,019	100.92%
10	FARMERS MUTUAL HAIL INS CO OF IOWA	1.74%	\$1,319,538	\$1,274,488	\$779,407	\$937,591	73.57%
11	AMERICAN AGRI-BUSINESS INS CO	1.17%	\$887,036	\$887,036	\$799,809	\$330,672	37.28%
12	ALLIANCE INSURANCE COMPANY INC	0.76%	\$572,632	\$572,632	\$577,892	\$577,892	100.92%
13	STATE FARM FIRE AND CASUALTY CO	0.31%	\$237,573	\$237,573	\$52,694	\$52,694	22.18%
14	NATIONAL FARMERS UNION PRO & CAS CO	0.11%	\$84,644	\$83,356	\$28,131	\$25,655	30.78%
15	HARTFORD CASUALTY INS CO	0.03%	\$19,686	\$19,686	\$15,739	\$14,570	74.01%
16	CONTINENTAL CASUALTY COMPANY	0.01%	\$4,814	\$4,814	\$0	\$0	0.00%
17	CONVERIUM INSURANCE (NORTH AMERICA) INC	0.00%	\$378	\$378	\$0	\$0	0.00%
TOTAL		100.00%	\$75,790,478	\$73,805,256	\$57,714,814	\$71,830,107	97.32%

MISSOURI FEDERAL CROP INSURANCE PROGRAM

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**TOTAL
MEDICAL MALPRACTICE
INSURANCE**

**2002 PROPERTY/CASUALTY INSURANCE
TOTAL MEDICAL MALPRACTICE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	INTERMED INSURANCE COMPANY	17.89%	\$30,751,977	\$29,247,303	\$14,171,973	\$30,206,912	103.28%
2	MEDICAL ASSURANCE CO INC THE	13.84%	\$23,786,400	\$17,139,584	\$9,839,524	\$17,166,511	100.16%
3	CHICAGO INSURANCE COMPANY	10.22%	\$17,563,964	\$20,658,537	\$13,675,260	\$32,121,202	155.49%
4	MISSOURI HOSPITAL PLAN	9.06%	\$15,572,770	\$8,906,470	\$11,626,503	\$13,675,913	153.55%
5	MEDICAL PROTECTIVE COMPANY	8.94%	\$15,365,790	\$13,653,526	\$16,330,158	\$10,926,806	80.03%
6	TRUCK INSURANCE EXCHANGE	8.94%	\$15,364,120	\$15,233,601	\$7,500	\$1,160,600	7.52%
7	NORTH AMERICAN SPECIALTY INS CO	4.85%	\$8,339,932	\$8,339,932	\$183,929	\$10,614,542	127.27%
8	DOCTORS COMPANY AN INTERINS EXCHANGE	4.68%	\$8,047,234	\$4,637,754	\$3,367,541	\$3,216,722	69.36%
9	TIG INSURANCE COMPANY	4.49%	\$7,721,674	\$6,229,472	\$944,320	\$5,960,523	95.88%
10	MID CENTURY INSURANCE COMPANY	2.98%	\$5,123,916	\$4,552,173	\$0	\$0	0.00%
11	ST PAUL FIRE & MARINE INSURANCE CO	2.47%	\$4,241,024	\$8,790,133	\$10,806,756	\$13,567,831	154.35%
12	ZURICH AMERICAN INSURANCE COMPANY	1.55%	\$2,656,573	\$3,950,422	\$707,000	\$3,779,418	95.67%
13	FIRST SPECIALTY INSURANCE CORPORATION	1.41%	\$2,426,461	\$1,657,605	\$0	\$-410,647	-24.77%
14	MEDICAL LIABILITY ALLIANCE	1.10%	\$1,896,000	\$825,468	\$375,000	\$835,000	101.15%
15	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.99%	\$1,707,100	\$1,647,844	\$800,000	\$2,862,299	173.70%
16	CINCINNATI INS CO THE	0.92%	\$1,588,325	\$1,789,698	\$3,192,116	\$3,896,916	217.74%
17	AMERICAN CASUALTY CO OF READING PA	0.88%	\$1,520,966	\$1,438,657	\$786,244	\$173,137	12.03%
18	AMCO INSURANCE COMPANY	0.64%	\$1,103,948	\$895,176	\$5,000	\$21,488	2.40%
19	NCMIC INSURANCE COMPANY	0.61%	\$1,056,198	\$1,017,083	\$74,964	\$488,814	48.06%
20	PREFERRED PHYSICIANS MEDICAL RRG INC	0.51%	\$882,801	\$788,208	\$801,753	\$17,534	2.22%
21	CONTINENTAL CASUALTY COMPANY	0.46%	\$794,756	\$763,820	\$4,675,706	\$6,381,500	835.47%
22	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.45%	\$771,932	\$398,174	\$12,420	\$1,363,284	342.38%
23	EXECUTIVE RISK INDEMNITY INC	0.38%	\$653,299	\$405,699	\$355,000	\$330,257	81.40%
24	GULF INSURANCE COMPANY	0.35%	\$606,941	\$571,168	\$0	\$143,203	25.07%
25	LUMBERMENS MUTUAL CASUALTY CO	0.24%	\$407,247	\$507,101	\$0	\$2,031	0.40%
26	ACE AMERICAN INSURANCE COMPANY	0.21%	\$357,748	\$248,056	\$40,000	\$15,039	6.06%
27	PHARMACISTS MUTUAL INSURANCE COMPANY	0.20%	\$350,007	\$338,826	\$0	\$-11,452	-3.38%
28	KANSAS MEDICAL MUTUAL INS CO	0.17%	\$290,701	\$290,701	\$0	\$59,072	20.32%
29	OHIC INSURANCE COMPANY	0.16%	\$266,577	\$270,200	\$1,970,000	\$3,648,070	1350.14%
30	CHURCH MUTUAL INSURANCE COMPANY	0.14%	\$246,400	\$246,283	\$525,000	\$552,185	224.21%
31	FIREMANS FUND INSURANCE COMPANY	0.10%	\$169,196	\$166,353	\$809,739	\$8,505,953	5113.19%
32	GRANITE STATE INSURANCE COMPANY	0.05%	\$81,628	\$70,178	\$1,000,788	\$41,283	58.83%
33	ST PAUL MERCURY INSURANCE COMPANY	0.03%	\$58,464	\$188,460	\$1,259,021	\$-1,109,086	-588.50%
34	AMERICAN ALTERNATIVE INS CORP	0.02%	\$37,237	\$26,054	\$0	\$46,760	179.47%
35	GENERAL INSURANCE CO OF AMERICA	0.02%	\$36,931	\$92,609	\$0	\$98,011	105.83%
36	CONNECTICUT INDEMNITY COMPANY THE	0.02%	\$28,665	\$27,231	\$0	\$6,466	23.74%
37	WESTPORT INSURANCE CORPORATION	0.01%	\$17,121	\$11,538	\$0	\$2,542	22.03%
38	BANKERS STANDARD INSURANCE COMPANY	0.01%	\$12,411	\$44,333	\$0	\$-38,914	-87.78%
39	AMERICAN INSURANCE COMPANY THE	0.00%	\$7,271	\$1,081	\$0	\$0	0.00%
40	SAVERS PROPERTY & CASUALTY INS CO	0.00%	\$6,001	\$5,933	\$0	\$134	2.26%
41	PACO ASSURANCE COMPANY INC	0.00%	\$3,369	\$3,032	\$0	\$0	0.00%
42	NATIONAL CASUALTY COMPANY	0.00%	\$317	\$317	\$0	\$93,308	29434.70%
43	INSURANCE CO OF THE STATE OF PA	0.00%	\$44	\$160	\$0	\$-726	-484.00%
44	AMERICAN EQUITY SPECIALTY INSURANCE CO	0.00%	\$0	\$195	\$550,000	\$612,329	314014.87%
45	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$35,000	\$0	N/A
46	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	\$-2,675	N/A
47	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$1,100,000	\$531	N/A
48	HARTFORD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$662	\$662	N/A
49	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$149	N/A
50	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$-204	N/A
51	FEDERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$133	N/A
52	VIGILANT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,561	N/A
53	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$0	\$1,019	\$0	\$231	22.67%
54	TRANSPORTATION INSURANCE COMPANY	0.00%	\$0	\$0	\$3,006,514	\$1,774,253	N/A
55	CLARENDON NATIONAL INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
56	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$720,000	\$821,256	N/A
57	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$-87	N/A
58	UNITED STATES FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	\$-2,087	N/A
59	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	\$0	\$0	\$0	\$-30,557	N/A
60	NATIONAL SURETY CORPORATION	0.00%	\$0	\$543	\$0	\$0	0.00%

**2002 PROPERTY/CASUALTY INSURANCE
TOTAL MEDICAL MALPRACTICE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$18,064	N/A
62	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6,177	N/A
63	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	-\$1,498	N/A
64	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2,616	N/A
65	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$795,000	\$535,215	N/A
66	SAFECO INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	\$584	N/A
67	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$567	N/A
68	TIG INDEMNITY COMPANY	0.00%	\$0	\$8,240	\$0	\$8,000	97.09%
69	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$1,231	N/A
70	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$0	-\$67	N/A
71	KEMPER CASUALTY INSURANCE COMPANY	0.00%	\$0	\$35	\$0	\$0	0.00%
72	TWIN CITY FIRE INS CO	0.00%	\$0	\$0	\$0	-\$256,525	N/A
73	MISSOURI PHYSICIANS ASSOCIATES	0.00%	\$0	\$0	\$3,391,847	-\$3,046,148	N/A
74	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$1,065,000	-\$1,808,885	N/A
75	MARKEL INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,566	-\$3,110	N/A
76	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	\$0	\$804	\$0	-\$6,554	-815.17%
77	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	\$0	\$0	\$0	-\$3,222	N/A
78	ST PAUL PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	\$54	N/A
79	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,828	N/A
80	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$0	N/A
81	AMERICAN HOME ASSURANCE COMPANY	0.00%	-\$477	\$24,196	\$388,858	-\$340,766	-1408.36%
82	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	-\$4,611	-\$4,611	\$0	\$14,144	-306.74%
TOTAL		100.00%	\$171,916,338	\$156,106,364	\$109,394,530	\$168,653,369	108.04%

**TOTAL
HOMEOWNERS
INSURANCE**

**2002 PROPERTY/CASUALTY INSURANCE
TOTAL HOMEOWNERS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM FIRE AND CASUALTY CO	24.38%	\$194,529,718	\$180,580,073	\$148,724,956	\$134,693,461	74.59%
2	AMERICAN FAMILY MUTUAL INS CO	20.52%	\$163,698,391	\$150,513,716	\$136,122,767	\$122,176,060	81.17%
3	SHELTER MUTUAL INSURANCE CO	6.96%	\$55,560,299	\$50,933,490	\$46,067,785	\$54,911,308	107.81%
4	MID CENTURY INSURANCE COMPANY	4.06%	\$32,391,580	\$31,880,425	\$22,633,577	\$14,517,103	45.54%
5	SAFECO INSURANCE CO OF AMERICA	3.93%	\$31,365,236	\$29,912,501	\$24,498,658	\$20,495,283	68.52%
6	FIRE INSURANCE EXCHANGE	3.77%	\$30,042,443	\$29,170,283	\$20,778,122	\$16,812,460	57.64%
7	ALLSTATE INSURANCE COMPANY	3.49%	\$27,867,426	\$26,416,516	\$20,468,406	\$19,247,754	72.86%
8	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.47%	\$19,687,198	\$17,524,527	\$20,001,766	\$20,122,758	114.83%
9	ALLSTATE INDEMNITY COMPANY	2.09%	\$16,685,751	\$13,005,565	\$9,455,828	\$9,651,749	74.21%
10	AUTO CLUB FAMILY INSURANCE COMPANY	1.79%	\$14,261,811	\$12,386,546	\$10,419,982	\$7,775,448	62.77%
11	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.19%	\$9,533,819	\$9,265,138	\$7,919,416	\$7,712,356	83.24%
12	LIBERTY MUTUAL FIRE INSURANCE CO	1.15%	\$9,161,376	\$8,243,211	\$7,167,450	\$7,392,385	89.68%
13	CAMERON MUTUAL INSURANCE COMPANY	1.11%	\$8,844,084	\$8,514,556	\$7,155,538	\$6,836,889	80.30%
14	STANDARD FIRE INSURANCE COMPANY	1.09%	\$8,718,445	\$7,928,906	\$7,193,417	\$7,544,812	95.16%
15	HARTFORD UNDERWRITERS INSURANCE CO	1.08%	\$8,622,087	\$8,483,575	\$8,222,416	\$8,049,263	94.88%
16	ALLIED PROPERTY & CASUALTY INS CO	0.98%	\$7,791,101	\$6,610,993	\$4,769,647	\$4,142,412	62.66%
17	AMCO INSURANCE COMPANY	0.94%	\$7,519,541	\$5,801,079	\$2,925,844	\$3,691,087	63.63%
18	AUTO OWNERS INSURANCE CO MUTUAL	0.89%	\$7,128,790	\$6,204,159	\$4,813,633	\$4,400,465	70.93%
19	ECONOMY PREMIER ASSURANCE COMPANY	0.81%	\$6,449,516	\$6,020,037	\$2,695,119	\$3,182,582	52.87%
20	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.80%	\$6,380,813	\$5,263,282	\$4,438,285	\$4,889,564	92.90%
21	GREAT NORTHERN INSURANCE COMPANY	0.74%	\$5,912,254	\$5,311,901	\$3,765,463	\$4,444,550	83.67%
22	CINCINNATI INS CO THE	0.65%	\$5,176,794	\$4,909,850	\$4,908,110	\$4,528,190	92.23%
23	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.61%	\$4,866,006	\$7,667,157	\$7,528,493	\$8,047,318	104.96%
24	AMERICAN AUTOMOBILE INSURANCE CO	0.61%	\$4,836,433	\$4,421,923	\$5,044,271	\$5,312,219	120.13%
25	GLENS FALLS INSURANCE COMPANY THE	0.60%	\$4,791,456	\$4,998,952	\$4,143,216	\$3,313,743	66.29%
26	LITITZ MUTUAL INSURANCE COMPANY	0.58%	\$4,611,953	\$3,923,309	\$4,861,458	\$4,454,231	113.53%
27	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.54%	\$4,314,128	\$4,161,333	\$4,489,230	\$4,658,068	111.94%
28	USAA CASUALTY INSURANCE COMPANY	0.50%	\$3,958,150	\$3,681,968	\$2,840,050	\$2,597,182	70.54%
29	AUTOMOBILE INS CO OF HARTFORD CT	0.48%	\$3,850,322	\$3,197,274	\$2,811,963	\$3,018,128	94.40%
30	STATE AUTO PROPERTY & CASUALTY INS CO	0.48%	\$3,818,871	\$3,318,875	\$2,867,628	\$2,440,467	73.53%
31	FIREMANS FUND INSURANCE COMPANY	0.44%	\$3,515,644	\$3,356,577	\$2,881,250	\$2,575,083	76.72%
32	COLUMBIA NATIONAL INSURANCE COMPANY	0.41%	\$3,289,233	\$3,261,153	\$3,803,261	\$3,948,832	121.09%
33	COLUMBIA MUTUAL INSURANCE CO	0.41%	\$3,270,767	\$3,368,856	\$2,628,203	\$2,919,163	86.65%
34	FARMERS INSURANCE EXCHANGE	0.41%	\$3,260,787	\$3,539,059	\$1,697,475	\$887,457	25.08%
35	VIGILANT INSURANCE COMPANY	0.39%	\$3,119,871	\$2,969,150	\$1,963,436	\$1,861,587	62.70%
36	PACIFIC INDEMNITY COMPANY	0.38%	\$3,063,010	\$3,039,194	\$1,775,511	\$1,943,247	63.94%
37	METROPOLITAN PROPERTY & CASUALTY INS CO	0.36%	\$2,834,124	\$2,618,937	\$2,074,734	\$2,402,803	91.75%
38	FOREMOST INSURANCE CO	0.34%	\$2,718,869	\$1,753,883	\$988,482	\$1,217,436	69.41%
39	OMAHA PROPERTY AND CASUALTY INS CO	0.34%	\$2,715,033	\$2,343,083	\$1,984,282	\$1,841,683	78.60%
40	COUNTRY MUTUAL INSURANCE COMPANY	0.33%	\$2,622,112	\$2,299,535	\$1,592,728	\$1,082,483	47.07%
41	ATLANTIC MUTUAL INSURANCE COMPANY	0.31%	\$2,491,718	\$2,550,875	\$1,796,023	\$1,626,940	63.78%
42	MIDWESTERN INDEMNITY COMPANY THE	0.30%	\$2,426,289	\$504,154	\$9,474	\$72,916	14.46%
43	SECURA INSURANCE A MUTUAL COMPANY	0.25%	\$2,033,747	\$2,166,997	\$1,752,546	\$1,413,094	65.21%
44	GENERAL CASUALTY CO OF WISCONSIN	0.25%	\$1,999,508	\$1,985,692	\$1,350,570	\$1,394,395	70.22%
45	PROPERTY & CASUALTY INS CO OF HARTFORD	0.24%	\$1,952,403	\$1,277,964	\$361,107	\$467,680	36.60%
46	CIVIC PROPERTY & CASUALTY CO	0.24%	\$1,920,813	\$1,629,793	\$2,029,903	\$2,293,012	140.69%
47	GUIDEONE MUTUAL INSURANCE COMPANY	0.24%	\$1,900,555	\$1,911,240	\$1,620,044	\$1,506,494	78.82%
48	HARTFORD CASUALTY INS CO	0.24%	\$1,879,128	\$1,807,312	\$2,195,200	\$1,796,650	99.41%
49	GENERAL INSURANCE CO OF AMERICA	0.22%	\$1,738,557	\$2,423,084	\$2,306,957	\$2,561,626	105.72%
50	MILLERS MUTUAL INSURANCE ASSOCIATION	0.21%	\$1,715,440	\$1,661,721	\$1,770,380	\$1,512,557	91.02%
51	FEDERAL INSURANCE COMPANY	0.21%	\$1,702,322	\$1,435,607	\$481,478	\$607,688	42.33%
52	METROPOLITAN GROUP PROP & CAS INS CO	0.21%	\$1,645,966	\$1,418,775	\$1,594,634	\$1,860,777	131.15%
53	MILLERS CLASSIFIED INSURANCE COMPANY	0.20%	\$1,601,619	\$1,554,292	\$1,414,385	\$998,034	64.21%
54	AMERICAN INSURANCE COMPANY THE	0.16%	\$1,315,534	\$1,275,455	\$1,922,924	\$1,872,744	146.83%
55	ALLIANCE INSURANCE COMPANY INC	0.16%	\$1,276,874	\$1,181,932	\$557,659	\$408,511	34.56%
56	SENTRY INSURANCE A MUTUAL COMPANY	0.16%	\$1,260,947	\$1,201,729	\$1,261,353	\$1,094,314	91.06%
57	UNION INSURANCE CO OF PROVIDENCE	0.16%	\$1,239,806	\$1,227,622	\$1,469,431	\$1,288,379	104.95%
58	WEST AMERICAN INSURANCE COMPANY	0.15%	\$1,233,594	\$1,083,772	\$1,362,891	\$1,441,395	133.00%
59	NATIONAL CASUALTY COMPANY	0.14%	\$1,128,037	\$785,813	\$779,924	\$779,953	99.25%
60	ASSOCIATED INDEMNITY CORPORATION	0.13%	\$1,031,153	\$1,032,724	\$863,621	\$1,375,040	133.15%

**2002 PROPERTY/CASUALTY INSURANCE
TOTAL HOMEOWNERS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	AMERICAN MOTORISTS INSURANCE CO	0.12%	\$967,214	\$1,051,486	\$644,798	\$593,830	56.48%
62	NAU COUNTRY INSURANCE COMPANY	0.12%	\$925,433	\$933,448	\$410,130	\$552,282	59.17%
63	BALBOA INSURANCE COMPANY	0.10%	\$786,860	\$483,828	\$579,759	\$744,168	153.81%
64	AMERICAN INTERNATIONAL INS CO	0.10%	\$768,687	\$649,119	\$794,489	\$883,984	136.18%
65	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.09%	\$736,936	\$649,194	\$432,782	\$492,186	75.81%
66	TRAVELERS INDEMNITY CO OF AMERICA	0.09%	\$723,206	\$697,197	\$588,208	\$619,990	88.93%
67	AMERICAN MODERN HOME INSURANCE CO	0.09%	\$722,872	\$510,201	\$163,895	\$165,796	32.50%
68	UNITED FIRE AND CASUALTY COMPANY	0.09%	\$701,650	\$717,901	\$634,118	\$726,748	101.23%
69	DEPOSITORS INSURANCE COMPANY	0.09%	\$700,250	\$823,885	\$1,486,895	\$1,412,247	171.41%
70	SECURA SUPREME INSURANCE COMPANY	0.08%	\$667,897	\$484,526	\$239,711	\$231,912	47.86%
71	SECURITY NATIONAL INSURANCE COMPANY	0.08%	\$662,258	\$679,452	\$873,056	\$750,591	110.47%
72	HOMESITE INDEMNITY COMPANY	0.08%	\$638,498	\$472,374	\$215,163	\$271,606	57.50%
73	AMERICAN FAMILY HOME INSURANCE COMPANY	0.08%	\$635,595	\$735,611	\$631,138	\$523,686	71.19%
74	EMCASCO INSURANCE COMPANY	0.08%	\$633,409	\$618,464	\$515,467	\$671,762	108.62%
75	FARMERS ALLIANCE MUTUAL INS CO	0.07%	\$594,408	\$542,164	\$198,984	\$225,786	41.65%
76	ARMED FORCES INSURANCE EXCHANGE	0.07%	\$570,854	\$564,632	\$570,316	\$345,655	61.22%
77	FEDERATED MUTUAL INSURANCE COMPANY	0.07%	\$532,841	\$546,262	\$266,824	\$273,834	50.13%
78	AMICA MUTUAL INSURANCE COMPANY	0.06%	\$509,779	\$489,545	\$466,118	\$755,168	154.26%
79	TEACHERS INSURANCE COMPANY	0.06%	\$508,402	\$468,598	\$465,846	\$439,136	93.71%
80	OWNERS INSURANCE COMPANY	0.06%	\$496,616	\$404,459	\$284,870	\$119,359	29.51%
81	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.06%	\$494,970	\$425,593	\$408,885	\$472,589	111.04%
82	GUIDEONE AMERICA INSURANCE COMPANY	0.06%	\$472,696	\$468,377	\$205,615	\$220,710	47.12%
83	KANSAS CITY FIRE & MARINE INS CO	0.05%	\$437,128	\$177,209	\$11,147	\$7,271	4.10%
84	AMERICAN FIRE & CASUALTY COMPANY	0.05%	\$429,896	\$397,591	\$449,419	\$419,219	105.44%
85	CENTRE INSURANCE COMPANY	0.05%	\$425,064	\$291,375	\$240,462	\$233,201	80.03%
86	TWIN CITY FIRE INS CO	0.05%	\$417,703	\$421,281	\$363,619	\$599,804	142.38%
87	UNIVERSAL FIRE & CASUALTY INS CO	0.05%	\$409,642	\$351,381	\$184,438	\$157,315	44.77%
88	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO	0.04%	\$358,806	\$351,512	\$955,927	\$975,273	277.45%
89	AMEX ASSURANCE COMPANY	0.04%	\$334,774	\$257,721	\$252,720	\$177,122	68.73%
90	FIRST NATIONAL INS CO OF AMERICA	0.04%	\$320,809	\$487,570	\$759,016	\$924,344	189.58%
91	BITUMINOUS FIRE AND MARINE INS CO	0.04%	\$316,965	\$327,926	\$225,175	-\$65,485	-19.97%
92	HORACE MANN INSURANCE COMPANY	0.04%	\$307,650	\$304,939	\$277,784	\$259,950	85.25%
93	PHARMACISTS MUTUAL INSURANCE COMPANY	0.04%	\$307,307	\$300,589	\$646,392	\$629,650	209.47%
94	OHIO CASUALTY INSURANCE COMPANY	0.04%	\$297,645	\$253,892	\$370,788	\$324,160	127.58%
95	AMERICAN NATIONAL GENERAL INS CO	0.03%	\$266,524	\$186,345	\$65,155	\$68,237	36.62%
96	ELECTRIC INSURANCE COMPANY	0.03%	\$217,324	\$188,154	\$114,143	\$120,810	64.21%
97	AMERICAN BANKERS INS CO OF FLORIDA	0.03%	\$211,804	\$175,943	\$95,739	\$8,881	5.05%
98	EMPLOYERS MUTUAL CASUALTY COMPANY	0.02%	\$198,979	\$170,000	\$165,524	\$310,205	182.47%
99	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.02%	\$192,191	\$196,113	\$232,839	\$262,408	133.80%
100	HARTFORD ACCIDENT & INDEMNITY CO	0.02%	\$170,671	\$173,843	\$149,035	\$190,542	109.61%
101	NATIONAL LLOYDS INSURANCE COMPANY	0.02%	\$159,549	\$94,918	\$10,129	\$12,629	13.31%
102	BROTHERHOOD MUTUAL INSURANCE CO	0.02%	\$138,680	\$128,133	\$69,418	\$66,704	52.06%
103	CHURCH MUTUAL INSURANCE COMPANY	0.02%	\$125,364	\$119,988	\$93,785	\$78,515	65.44%
104	HARTFORD FIRE INSURANCE COMPANY	0.02%	\$123,724	\$134,340	\$382,059	\$397,585	295.95%
105	EXACT PROPERTY & CASUALTY	0.02%	\$121,629	\$118,444	\$220,412	\$205,398	173.41%
106	MASSACHUSETTS BAY INS CO	0.01%	\$97,686	\$54,672	\$16,821	\$17,201	31.46%
107	GE PROPERTY & CASUALTY INSURANCE COMPANY	0.01%	\$94,192	\$101,766	\$22,174	-\$74,409	-73.12%
108	HANOVER INSURANCE COMPANY THE	0.01%	\$84,104	\$44,522	\$6,717	\$17,870	40.14%
109	AEGIS SECURITY INSURANCE COMPANY	0.01%	\$79,640	\$84,113	\$40,667	\$34,667	41.21%
110	CENTENNIAL INSURANCE COMPANY	0.01%	\$76,918	\$84,036	\$21,913	\$23,213	27.62%
111	CITIZENS INSURANCE COMPANY OF AMERICA	0.01%	\$75,213	\$46,948	\$9,092	\$8,578	18.27%
112	FIDELITY AND DEPOSIT CO MARYLAND	0.01%	\$64,067	\$64,067	\$112,125	\$112,125	175.01%
113	AMERICAN SECURITY INSURANCE COMPANY	0.01%	\$50,487	\$27,933	\$435	\$3,158	11.31%
114	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.01%	\$49,394	\$23,091	\$5,000	\$218,472	946.13%
115	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.01%	\$42,090	\$58,437	\$12,866	-\$1,201	-2.06%
116	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$39,599	\$40,661	\$24,669	-\$137,973	-339.33%
117	MERASTAR INSURANCE COMPANY	0.00%	\$38,981	\$32,214	\$17,938	\$18,581	57.68%
118	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$37,725	\$33,276	\$37,881	\$51,396	154.45%
119	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$29,728	\$14,932	\$0	\$1,020	6.83%

**2002 PROPERTY/CASUALTY INSURANCE
TOTAL HOMEOWNERS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	NORTHLAND INSURANCE COMPANY	0.00%	\$18,561	\$72,046	\$16,631	\$28,489	39.54%
121	STANDARD GUARANTY INSURANCE COMPANY	0.00%	\$17,123	\$8,418	\$0	\$797	9.47%
122	JEFFERSON INSURANCE COMPANY	0.00%	\$14,139	\$72,234	\$42,617	\$51,405	71.16%
123	VALIANT INS CO	0.00%	\$11,704	\$37,027	\$50,535	\$27,193	73.44%
124	AIU INSURANCE COMPANY	0.00%	\$8,229	\$4,588	\$0	\$459	10.00%
125	AFFILIATED FM INSURANCE COMPANY	0.00%	\$8,088	\$6,843	\$0	-\$214	-3.13%
126	MUTUAL FIRE AND STORM INSURANCE CO	0.00%	\$7,916	\$8,275	\$1,976	\$1,976	23.88%
127	AMERICAN PROTECTION INSURANCE CO	0.00%	\$7,825	\$6,876	\$10,031	\$631	9.18%
128	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$6,572	\$5,198	\$0	\$0	0.00%
129	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$5,401	\$5,316	\$21,948	-\$75,123	-1413.15%
130	MARYLAND CASUALTY COMPANY	0.00%	\$4,600	\$9,041	\$2,173	\$1,636	18.10%
131	ASSURANCE COMPANY OF AMERICA	0.00%	\$3,090	\$11,984	\$17,137	\$5,737	47.87%
132	HORACE MANN PROPERTY & CASUALTY INS CO	0.00%	\$2,334	\$5,491	\$3,272	\$3,055	55.64%
133	COUNTRY PREFERRED INSURANCE COMPANY	0.00%	\$1,450	\$1,792	\$0	\$103	5.75%
134	MUTUALAID EXCHANGE	0.00%	\$1,402	\$183	\$0	\$38	20.77%
135	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$629	\$2,644	\$0	\$1,677	63.43%
136	COUNTRY CASUALTY INS CO	0.00%	\$579	\$593	\$0	\$11	1.85%
137	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$522	\$4,806	\$21,566	\$21,962	456.97%
138	CHUBB INDEMNITY INSURANCE COMPANY	0.00%	\$338	\$338	\$0	\$21	6.21%
139	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$272	\$583	\$0	-\$55	-9.43%
140	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.00%	\$68	\$99	\$0	-\$599	-605.05%
141	PENNSYLVANIA MANUFACTURERS ASSOC INS C	0.00%	\$13	\$18	\$0	-\$1,031	-5727.78%
142	FIREMANS FUND INS CO OF MISSOURI	0.00%	\$5	\$5	\$0	\$0	0.00%
143	CHURCH INSURANCE CO THE	0.00%	\$0	\$490	\$0	-\$797	-162.65%
144	VESTA FIRE INSURANCE CORP	0.00%	\$0	\$179	\$0	\$0	0.00%
145	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$0	-\$1	N/A
146	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3,805	N/A
147	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	\$7,500	\$6,348	N/A
148	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$14,047	\$8,438	N/A
149	AMERICAN STATES INSURANCE CO TX	0.00%	\$0	\$0	\$3,442	\$4,438	N/A
150	AMERICAN CASUALTY CO OF READING PA	0.00%	\$0	\$0	\$15,000	\$61,563	N/A
151	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	-\$6,000	-\$5,056	N/A
152	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$17,307	N/A
153	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$326	N/A
154	UNITED STATES FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$394	N/A
155	CAMDEN FIRE INSURANCE ASSOCIATION THE	0.00%	\$0	\$0	\$950	\$950	N/A
156	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	\$0	\$0	-\$8	N/A
157	GULF INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,759	N/A
158	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$79	N/A
159	INTERSTATE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$12,183	N/A
160	GE REINSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$48,238	N/A
161	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$0	\$0	\$0	\$8	N/A
162	HARLEYSVILLE INSURANCE COMPANY	0.00%	\$0	\$0	\$7,250	\$7,250	N/A
163	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	\$0	N/A
164	REGENT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,241	N/A
165	BLUE RIDGE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$46,000	N/A
166	WINTERHUR INTERNATIONAL AMERICA INSURANCE CO	0.00%	\$0	\$0	-\$604	-\$604	N/A
167	TIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
168	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$61	N/A
169	PHOENIX INSURANCE COMPANY THE	0.00%	\$0	\$0	\$7,467	\$218	N/A
170	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$2,164	N/A
171	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	\$0	\$0	\$0	-\$22,037	N/A
172	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	\$0	\$0	-\$5,125	-\$7,678	N/A
173	ESURANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$50,000	-\$5,183	N/A
174	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	\$0	-\$1	N/A
175	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$2,400	\$21,400	-\$5,423	-225.96%
176	INSURANCE COMPANY OF ILLINOIS	0.00%	\$0	\$0	\$0	\$0	N/A
177	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,062	N/A
178	MENDOTA INSURANCE COMPANY	0.00%	\$0	\$204	\$867	\$10,179	4989.71%

**2002 PROPERTY/CASUALTY INSURANCE
TOTAL HOMEOWNERS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	HAWKEYE SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
180	AMERICAN STATES PREFERRED INS CO	0.00%	\$0	\$47	\$16,553	-\$57,220	-121744.68%
181	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$0	\$0	\$0	-\$348	N/A
182	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$2,432	\$2,432	N/A
183	TRAVELERS PROPERTY CASUALTY INS CO OF ILL	0.00%	\$0	\$0	\$0	-\$2	N/A
184	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	\$45,240	\$33,865	N/A
185	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	-\$25	\$2,860	\$128,364	\$12,548	438.74%
186	UNITED SECURITY INSURANCE COMPANY	0.00%	-\$38	\$497	\$0	\$0	0.00%
187	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.00%	-\$69	\$231	\$0	-\$17	-7.36%
188	NATIONAL GENERAL INS CO	0.00%	-\$193	\$19,338	\$64,621	\$51,040	263.94%
189	CALIFORNIA CASUALTY INSURANCE CO	0.00%	-\$194	\$366	\$56,125	\$37,222	10169.95%
190	CONTINENTAL WESTERN INSURANCE CO	0.00%	-\$422	\$2,344	\$47,381	\$26,699	1139.04%
191	ONEBEACON INSURANCE COMPANY	0.00%	-\$550	-\$365	\$129,622	-\$9,349	2561.37%
192	SHELTER GENERAL INS CO	0.00%	-\$590	-\$221	\$0	-\$4,926	2228.96%
193	CHARTER OAK FIRE INSURANCE CO THE	0.00%	-\$665	-\$462	\$4,083	\$43,733	-9466.02%
194	STATE AUTOMOBILE MUTUAL INS CO	0.00%	-\$695	-\$695	\$38,440	-\$59,801	8604.46%
195	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	-\$699	-\$699	\$149,904	\$243,088	-34776.54%
196	FARMERS AND MERCHANTS INSURANCE CO	0.00%	-\$998	-\$544	\$218,750	\$24,257	-4459.01%
197	NORTHERN ASSURANCE CO OF AMERICA	0.00%	-\$1,516	-\$1,516	\$49,737	-\$16,639	1097.56%
198	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	-\$1,688	\$64,650	\$131,824	\$70,238	108.64%
199	AMERICAN EMPLOYERS INSURANCE CO	0.00%	-\$2,319	-\$2,339	\$140,251	\$40,579	-1734.89%
200	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	-\$2,797	\$253,064	\$149,563	-\$77,701	-30.70%
201	CONTINENTAL INSURANCE COMPANY THE	0.00%	-\$3,283	-\$3,283	\$664,317	\$500,123	-15233.72%
202	ECONOMY FIRE & CASUALTY COMPANY	0.00%	-\$4,945	\$104,742	\$597,876	\$568,574	542.83%
203	UNION INSURANCE CO	0.00%	-\$7,044	\$96,429	\$137,460	\$124,707	129.33%
204	STATE FARM GENERAL INSURANCE CO	0.00%	-\$9,796	\$247,058	\$379,031	-\$87,372	-35.36%
205	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	-\$15,007	\$668,735	\$1,327,719	\$702,011	104.98%
206	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	-\$18,716	\$525,959	\$2,569,117	\$2,092,688	397.88%
207	FIDELITY AND CASUALTY CO OF NY	0.00%	-\$19,792	-\$19,129	\$0	-\$6,949	36.33%
TOTAL		100.00%	\$797,909,053	\$740,878,029	\$633,115,340	\$590,503,454	79.70%

**TOTAL
PRIVATE PASSENGER.
AUTO INSURANCE**

**2002 PROPERTY/CASUALTY INSURANCE
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	21.57%	\$562,003,636	\$550,196,805	\$363,296,557	\$370,749,821	67.38%
2	AMERICAN FAMILY MUTUAL INS CO	14.24%	\$370,874,398	\$361,169,518	\$218,404,512	\$226,744,514	62.78%
3	SHELTER MUTUAL INSURANCE CO	6.52%	\$169,879,955	\$165,911,957	\$103,535,398	\$110,664,978	66.70%
4	FARMERS INSURANCE COMPANY INC	4.93%	\$128,301,176	\$131,300,642	\$73,634,666	\$55,591,842	42.34%
5	AMERICAN STANDARD INS CO OF WISCONSIN	3.66%	\$95,323,522	\$90,498,443	\$60,419,983	\$66,342,115	73.31%
6	SAFECO NATIONAL INSURANCE COMPANY	3.41%	\$88,934,635	\$75,870,808	\$28,057,187	\$42,813,465	56.43%
7	ALLSTATE INSURANCE COMPANY	3.09%	\$80,463,526	\$81,602,341	\$44,603,853	\$43,806,028	53.68%
8	AUTOMOBILE CLUB INTER-INS EXCHANGE	3.04%	\$79,303,124	\$76,214,687	\$48,340,546	\$49,481,764	64.92%
9	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.20%	\$57,321,400	\$55,970,686	\$41,005,114	\$42,398,150	75.75%
10	STATE FARM FIRE AND CASUALTY CO	1.99%	\$51,817,326	\$50,670,376	\$38,946,697	\$44,225,264	87.28%
11	ALLSTATE PROPERTY & CASUALTY INS CO	1.90%	\$49,392,593	\$46,801,839	\$27,977,076	\$35,095,772	74.99%
12	PROGRESSIVE CLASSIC INSURANCE COMPANY	1.66%	\$43,339,286	\$45,242,752	\$25,083,750	\$25,314,935	55.95%
13	PROGRESSIVE HALCYON INSURANCE COMPANY	1.46%	\$38,026,571	\$37,012,476	\$17,066,243	\$18,188,409	49.14%
14	PROGRESSIVE NORTHWESTERN INS CO	1.40%	\$36,483,641	\$29,309,074	\$15,475,623	\$17,485,755	59.66%
15	MID CENTURY INSURANCE COMPANY	1.39%	\$36,253,070	\$36,335,550	\$20,813,181	\$18,645,818	51.32%
16	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.27%	\$32,965,818	\$31,721,692	\$19,720,504	\$20,672,354	65.17%
17	GEICO GENERAL INS CO	1.05%	\$27,424,211	\$26,614,992	\$18,010,286	\$18,585,123	69.83%
18	HARTFORD UNDERWRITERS INSURANCE CO	0.92%	\$24,074,174	\$24,447,163	\$16,381,775	\$14,898,119	60.94%
19	CAMERON MUTUAL INSURANCE COMPANY	0.89%	\$23,293,246	\$22,967,736	\$13,873,270	\$12,966,950	56.46%
20	LIBERTY MUTUAL FIRE INSURANCE CO	0.83%	\$21,544,579	\$21,003,329	\$12,390,420	\$14,351,173	68.33%
21	CORNERSTONE NATIONAL INSURANCE COMPANY	0.73%	\$18,940,933	\$18,944,227	\$11,466,437	\$12,707,624	67.08%
22	USAA CASUALTY INSURANCE COMPANY	0.69%	\$17,936,203	\$17,353,628	\$10,984,514	\$11,900,612	68.58%
23	DAIRYLAND INSURANCE COMPANY	0.67%	\$17,492,332	\$17,318,344	\$9,775,968	\$9,301,336	53.71%
24	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.64%	\$16,754,939	\$16,054,498	\$10,288,269	\$10,179,532	63.41%
25	GOVERNMENT EMPLOYEES INSURANCE CO	0.61%	\$15,970,310	\$15,653,296	\$9,843,398	\$9,791,855	62.55%
26	AMCO INSURANCE COMPANY	0.59%	\$15,418,194	\$14,183,128	\$7,661,961	\$10,017,123	70.63%
27	ALLSTATE INDEMNITY COMPANY	0.54%	\$14,109,949	\$15,203,006	\$9,576,373	\$7,546,697	49.64%
28	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.50%	\$13,095,055	\$17,682,823	\$11,542,434	\$13,643,487	77.16%
29	PROGRESSIVE CASUALTY INSURANCE CO	0.50%	\$13,003,343	\$12,728,246	\$6,098,861	\$6,677,696	52.46%
30	PROGRESSIVE SPECIALTY INS CO	0.49%	\$12,871,576	\$14,185,326	\$7,704,977	\$8,176,841	57.64%
31	SHELBY CASUALTY INSURANCE COMPANY	0.48%	\$12,437,035	\$8,211,329	\$3,186,034	\$6,529,528	79.52%
32	COLUMBIA MUTUAL INSURANCE CO	0.46%	\$12,043,973	\$12,098,148	\$8,147,157	\$7,947,520	65.69%
33	SHELTER GENERAL INS CO	0.43%	\$11,237,438	\$11,507,124	\$8,059,726	\$6,778,465	58.91%
34	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.41%	\$10,804,854	\$10,164,859	\$5,384,213	\$6,925,840	68.14%
35	DEPOSITORS INSURANCE COMPANY	0.41%	\$10,746,746	\$9,980,370	\$6,137,785	\$7,134,162	71.48%
36	OMNI INSURANCE COMPANY	0.40%	\$10,504,981	\$10,007,204	\$5,648,678	\$7,126,124	71.21%
37	ALLIED PROPERTY & CASUALTY INS CO	0.40%	\$10,474,069	\$9,938,351	\$6,066,407	\$6,620,417	66.61%
38	AUTO CLUB FAMILY INSURANCE COMPANY	0.40%	\$10,379,850	\$9,495,011	\$5,224,267	\$5,304,288	55.86%
39	GLENS FALLS INSURANCE COMPANY THE	0.35%	\$9,159,155	\$9,634,680	\$3,859,494	\$6,891,399	71.53%
40	GEICO INDEMNITY COMPANY	0.35%	\$9,078,899	\$8,507,266	\$4,738,739	\$4,588,449	53.94%
41	GATEWAY INSURANCE COMPANY	0.34%	\$8,824,254	\$9,569,278	\$6,433,361	\$6,674,746	69.75%
42	FIREMANS FUND INSURANCE COMPANY	0.31%	\$8,086,205	\$3,274,102	\$860,855	\$2,238,924	68.38%
43	OMAHA PROPERTY AND CASUALTY INS CO	0.27%	\$7,125,222	\$6,759,272	\$4,278,608	\$3,976,213	58.83%
44	GRINNELL MUTUAL REINSURANCE COMPANY	0.27%	\$6,976,173	\$6,873,716	\$4,136,940	\$5,172,313	75.25%
45	PROPERTY & CASUALTY INS CO OF HARTFORD	0.26%	\$6,867,860	\$5,078,093	\$2,307,994	\$3,454,196	68.02%
46	AUTO OWNERS INSURANCE CO MUTUAL	0.26%	\$6,841,588	\$6,432,835	\$3,838,783	\$4,134,561	64.27%
47	CHARTER INDEMNITY COMPANY	0.26%	\$6,802,329	\$4,363,299	\$1,699,360	\$3,254,255	74.58%
48	METROPOLITAN GROUP PROP & CAS INS CO	0.25%	\$6,617,106	\$6,458,771	\$3,468,837	\$3,604,268	55.80%
49	GENERAL CASUALTY CO OF WISCONSIN	0.25%	\$6,557,738	\$6,071,400	\$3,202,491	\$5,060,884	83.19%
50	CINCINNATI INS CO THE	0.25%	\$6,454,656	\$6,363,756	\$3,191,383	\$3,428,328	53.87%
51	GEICO CASUALTY COMPANY	0.24%	\$6,285,266	\$6,358,409	\$3,209,374	\$3,460,822	54.43%
52	STATE AUTO PROPERTY & CASUALTY INS CO	0.24%	\$6,161,338	\$5,513,882	\$3,039,017	\$3,360,076	60.94%
53	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.22%	\$5,612,077	\$5,645,631	\$3,901,944	\$3,480,587	61.65%
54	NATIONAL INSURANCE ASSOCIATION	0.21%	\$5,596,515	\$6,917,800	\$6,197,923	\$4,531,950	66.51%
55	NATIONAL GENERAL ASSURANCE COMPANY	0.20%	\$5,334,969	\$5,378,038	\$3,529,913	\$3,437,772	63.92%
56	TICO INSURANCE COMPANY	0.20%	\$5,196,080	\$5,607,594	\$3,894,560	\$4,258,722	75.95%
57	TRADERS INSURANCE COMPANY	0.19%	\$5,057,010	\$4,772,958	\$3,321,792	\$2,390,964	50.09%
58	NATIONWIDE MUTUAL INSURANCE COMPANY	0.19%	\$4,986,221	\$4,802,864	\$2,367,995	\$3,061,588	63.75%
59	COUNTRY MUTUAL INSURANCE COMPANY	0.18%	\$4,807,329	\$4,636,486	\$3,000,376	\$3,139,657	67.72%
60	AIU INSURANCE COMPANY	0.18%	\$4,738,931	\$4,504,255	\$2,772,067	\$3,061,260	67.96%

**2002 PROPERTY/CASUALTY INSURANCE
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	HARTFORD FIRE INSURANCE COMPANY	0.17%	\$4,550,300	\$4,670,469	\$2,453,947	\$2,967,007	63.53%
62	WESTERN AGRICULTURAL INSURANCE COMPANY	0.17%	\$4,518,794	\$3,527,921	\$2,320,993	\$3,019,368	85.58%
63	ECONOMY PREMIER ASSURANCE COMPANY	0.17%	\$4,388,208	\$3,944,718	\$1,314,874	\$1,881,873	47.71%
64	AMERICAN FAMILY HOME INSURANCE COMPANY	0.17%	\$4,349,120	\$5,547,876	\$2,904,367	\$2,698,948	48.65%
65	AMERICAN ECONOMY INSURANCE COMPANY	0.16%	\$4,280,110	\$4,392,850	\$3,080,794	\$3,324,518	75.68%
66	WINDSOR INSURANCE COMPANY	0.16%	\$4,170,399	\$5,039,935	\$3,109,861	\$3,086,144	61.23%
67	METROPOLITAN PROPERTY & CASUALTY INS CO	0.16%	\$4,068,366	\$4,012,286	\$2,120,073	\$2,347,904	58.52%
68	MENDOTA INSURANCE COMPANY	0.15%	\$3,948,608	\$4,711,125	\$2,949,194	\$3,645,819	77.39%
69	TRAVELERS PROPERTY CASUALTY INSURANCE CO OF ILL	0.15%	\$3,878,915	\$2,935,451	\$1,409,313	\$1,811,530	61.71%
70	GUIDEONE ELITE INSURANCE COMPANY	0.14%	\$3,742,284	\$3,732,953	\$2,045,241	\$2,460,149	65.90%
71	WORKMENS AUTO INSURANCE COMPANY	0.14%	\$3,722,149	\$4,378,543	\$2,584,857	\$2,378,635	54.32%
72	TRAVCO INSURANCE COMPANY	0.14%	\$3,659,986	\$3,791,598	\$1,986,358	\$1,561,484	41.18%
73	SAGAMORE INSURANCE COMPANY	0.14%	\$3,635,821	\$2,699,841	\$1,452,526	\$1,632,776	60.48%
74	AMERICAN INTERNATIONAL INS CO	0.14%	\$3,580,850	\$3,645,098	\$2,143,256	\$2,048,222	56.19%
75	MIDWESTERN INDEMNITY COMPANY THE	0.14%	\$3,550,131	\$791,750	\$214,981	\$531,740	67.16%
76	MILLERS CLASSIFIED INSURANCE COMPANY	0.13%	\$3,511,271	\$3,473,022	\$2,391,873	\$2,149,787	61.90%
77	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.13%	\$3,508,410	\$3,283,606	\$2,308,153	\$2,606,548	79.38%
78	MILLERS MUTUAL INSURANCE ASSOCIATION	0.13%	\$3,440,485	\$3,429,844	\$2,414,652	\$2,020,074	58.90%
79	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO	0.12%	\$3,253,385	\$3,192,944	\$2,051,977	\$2,480,553	77.69%
80	AMERICAN STATES PREFERRED INS CO	0.12%	\$3,243,222	\$3,249,099	\$2,860,598	\$2,226,546	68.53%
81	GUIDEONE MUTUAL INSURANCE COMPANY	0.12%	\$3,184,002	\$3,223,584	\$1,926,919	\$2,179,985	67.63%
82	SENTRY INSURANCE A MUTUAL COMPANY	0.12%	\$3,113,310	\$3,346,600	\$2,471,062	\$1,693,915	50.62%
83	YOUNG AMERICA INSURANCE COMPANY	0.12%	\$3,004,092	\$2,985,859	\$1,378,624	\$1,543,537	51.69%
84	PHOENIX INSURANCE COMPANY THE	0.11%	\$2,959,801	\$3,100,870	\$1,790,575	\$1,384,129	44.64%
85	STATE AUTO NATIONAL INSURANCE COMPANY	0.11%	\$2,760,904	\$2,241,382	\$1,312,546	\$1,823,667	81.36%
86	COUNTRY PREFERRED INSURANCE COMPANY	0.10%	\$2,715,290	\$2,495,888	\$1,290,152	\$1,383,707	55.44%
87	NATIONAL GENERAL INS CO	0.10%	\$2,587,319	\$2,617,597	\$2,223,245	\$1,746,483	66.72%
88	TRUMBULL INSURANCE COMPANY	0.10%	\$2,540,750	\$2,675,626	\$1,836,981	\$2,037,102	76.14%
89	HAULERS INSURANCE COMPANY INC	0.10%	\$2,502,381	\$2,228,892	\$1,227,212	\$1,401,728	62.89%
90	WEST AMERICAN INSURANCE COMPANY	0.10%	\$2,491,008	\$2,413,721	\$1,768,355	\$1,370,999	56.80%
91	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.09%	\$2,352,222	\$1,900,180	\$1,010,234	\$1,258,604	66.24%
92	USAA GENERAL INDEMNITY COMPANY	0.09%	\$2,227,542	\$2,200,178	\$876,199	\$973,022	44.22%
93	AMERICAN MODERN HOME INSURANCE CO	0.09%	\$2,220,216	\$2,053,165	\$1,382,331	\$1,384,723	67.44%
94	AMERICAN STATES INSURANCE COMPANY	0.08%	\$2,153,031	\$2,308,957	\$1,195,100	\$1,624,769	70.37%
95	ILLINOIS NATIONAL INSURANCE COMPANY	0.08%	\$2,115,272	\$2,226,578	\$2,466,704	\$678,251	30.46%
96	ATLANTIC MUTUAL INSURANCE COMPANY	0.08%	\$2,109,398	\$2,250,321	\$1,127,090	\$1,189,149	52.84%
97	SECURA INSURANCE A MUTUAL COMPANY	0.08%	\$2,074,631	\$2,171,448	\$1,545,708	\$1,001,602	46.13%
98	AMERICAN NATIONAL GENERAL INS CO	0.08%	\$2,059,815	\$1,971,821	\$1,167,593	\$1,213,171	61.53%
99	METROPOLITAN GENERAL INS CO	0.08%	\$1,969,848	\$2,089,475	\$1,371,019	\$1,301,939	62.31%
100	AUTOMOBILE INS CO OF HARTFORD CT	0.07%	\$1,921,334	\$1,985,284	\$1,133,005	\$1,297,772	65.37%
101	GUIDEONE AMERICA INSURANCE COMPANY	0.07%	\$1,849,827	\$1,786,144	\$1,209,025	\$1,459,763	81.73%
102	MIC GENERAL INSURANCE CORPORATION	0.07%	\$1,814,183	\$1,751,809	\$1,227,286	\$1,394,813	79.62%
103	GRINNELL SELECT INSURANCE COMPANY	0.07%	\$1,792,556	\$1,716,459	\$865,836	\$1,053,903	61.40%
104	FIREMANS FUND INS CO OF MISSOURI	0.07%	\$1,740,184	\$7,114,597	\$5,725,625	\$7,141,599	100.38%
105	AMICA MUTUAL INSURANCE COMPANY	0.07%	\$1,735,034	\$1,637,695	\$780,494	\$624,092	38.11%
106	AMERICAN MOTORISTS INSURANCE CO	0.06%	\$1,691,264	\$1,872,155	\$1,320,314	\$1,229,495	65.67%
107	GREAT NORTHERN INSURANCE COMPANY	0.06%	\$1,682,059	\$1,600,462	\$982,481	\$1,226,478	76.63%
108	TEACHERS INSURANCE COMPANY	0.06%	\$1,666,102	\$1,657,402	\$1,130,433	\$892,593	53.85%
109	VIKING INSURANCE COMPANY OF WISCONSIN	0.06%	\$1,649,773	\$1,662,665	\$1,502,989	\$1,088,314	65.46%
110	AMEX ASSURANCE COMPANY	0.06%	\$1,615,849	\$1,535,523	\$978,467	\$1,143,816	74.49%
111	DEERBROOK INSURANCE COMPANY	0.06%	\$1,578,552	\$1,298,340	\$1,236,519	\$1,018,843	78.47%
112	AMERICAN LIVE STOCK INSURANCE CO	0.06%	\$1,567,017	\$1,183,064	\$583,127	\$689,548	58.28%
113	VIGILANT INSURANCE COMPANY	0.06%	\$1,512,712	\$1,548,216	\$903,169	\$502,161	32.43%
114	OWNERS INSURANCE COMPANY	0.06%	\$1,501,257	\$1,225,992	\$545,259	\$1,180,448	96.29%
115	SECURA SUPREME INSURANCE COMPANY	0.06%	\$1,487,992	\$1,118,835	\$429,149	\$548,591	49.03%
116	USAUTO INSURANCE COMPANY INC	0.06%	\$1,477,725	\$987,829	\$418,483	\$644,460	65.24%
117	GE CASUALTY INSURANCE COMPANY	0.06%	\$1,455,840	\$1,513,514	\$957,483	\$1,460,285	96.48%
118	SECURITY NATIONAL INSURANCE COMPANY	0.05%	\$1,412,557	\$1,517,046	\$953,401	\$1,196,720	78.88%
119	ARCH INSURANCE COMPANY	0.05%	\$1,393,291	\$1,846,541	\$1,146,939	\$927,132	50.21%

**2002 PROPERTY/CASUALTY INSURANCE
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.05%	\$1,351,365	\$1,438,681	\$1,097,827	\$873,328	60.70%
121	HARTFORD ACCIDENT & INDEMNITY CO	0.05%	\$1,323,876	\$1,517,468	\$970,791	\$954,179	62.88%
122	TRAVELERS PROPERTY CASUALTY INS CO	0.05%	\$1,302,617	\$1,040,731	\$445,225	\$392,648	37.73%
123	FEDERAL INSURANCE COMPANY	0.05%	\$1,295,616	\$1,213,880	\$482,395	\$344,817	28.41%
124	NEW SOUTH INSURANCE COMPANY	0.05%	\$1,205,487	\$1,141,531	\$642,263	\$950,921	83.30%
125	FOREMOST INSURANCE CO	0.05%	\$1,172,413	\$915,627	\$626,497	\$1,213,506	132.53%
126	LIBERTY INSURANCE CORPORATION	0.04%	\$1,146,842	\$1,206,322	\$857,597	\$879,396	72.90%
127	INTEGON NATIONAL INSURANCE COMPANY	0.04%	\$1,127,071	\$1,512,058	\$1,348,662	\$1,097,895	72.61%
128	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.04%	\$1,068,757	\$1,103,888	\$660,736	\$1,008,294	91.34%
129	KANSAS CITY FIRE & MARINE INS CO	0.04%	\$1,060,118	\$456,249	\$135,650	\$191,782	42.03%
130	MONTGOMERY WARD INSURANCE COMPANY	0.04%	\$1,056,750	\$773,739	\$487,111	\$671,582	86.80%
131	UNITED FIRE AND CASUALTY COMPANY	0.04%	\$994,385	\$977,591	\$480,411	\$495,941	50.73%
132	ELECTRIC INSURANCE COMPANY	0.04%	\$971,945	\$913,954	\$808,567	\$735,187	80.44%
133	NORTHBROOK INDEMNITY CO	0.04%	\$970,445	\$613,855	\$327,299	\$698,738	113.83%
134	FARMERS ALLIANCE MUTUAL INS CO	0.04%	\$966,839	\$782,100	\$344,275	\$576,343	73.69%
135	MERASTAR INSURANCE COMPANY	0.04%	\$915,665	\$1,050,254	\$890,043	\$1,004,632	95.66%
136	PACIFIC INDEMNITY COMPANY	0.03%	\$868,154	\$887,962	\$712,447	\$855,274	96.32%
137	AMERICAN FIRE & CASUALTY COMPANY	0.03%	\$845,949	\$825,994	\$646,360	\$627,294	75.94%
138	NATIONWIDE PROPERTY & CASUALTY INS CO	0.03%	\$836,618	\$734,335	\$359,736	\$484,030	65.91%
139	TRINITY UNIVERSAL INSURANCE COMPANY	0.03%	\$817,211	\$358,355	\$174,498	\$201,789	56.31%
140	AMERICAN INTERNATIONAL SOUTH INS CO	0.03%	\$800,764	\$1,024,670	\$1,009,369	\$375,239	36.62%
141	FEDERATED MUTUAL INSURANCE COMPANY	0.03%	\$777,057	\$780,268	\$592,430	\$248,292	31.82%
142	INTEGON INDEMNITY CORP	0.03%	\$751,321	\$826,340	\$372,158	\$417,779	50.56%
143	NAU COUNTRY INSURANCE COMPANY	0.03%	\$751,301	\$1,136,035	\$1,052,229	\$877,638	77.25%
144	EMCASCO INSURANCE COMPANY	0.03%	\$732,299	\$758,931	\$434,525	\$347,735	45.82%
145	LINCOLN GENERAL INSURANCE CO	0.03%	\$718,605	\$540,170	\$332,911	\$514,702	95.29%
146	STANDARD FIRE INSURANCE COMPANY	0.03%	\$707,668	\$769,683	\$323,515	\$233,502	30.34%
147	PAFCO GENERAL INSURANCE COMPANY	0.03%	\$686,623	\$848,687	\$667,332	\$745,946	87.89%
148	INTEGON GENERAL INSURANCE CORPORATION	0.03%	\$681,641	\$721,471	\$409,787	\$468,138	64.89%
149	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.02%	\$650,665	\$726,960	\$1,180,500	\$862,599	118.66%
150	METROPOLITAN CASUALTY INS CO	0.02%	\$631,632	\$647,946	\$366,466	\$316,078	48.78%
151	COUNTRY CASUALTY INS CO	0.02%	\$628,397	\$571,090	\$254,577	\$337,616	59.12%
152	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$625,715	\$692,122	\$517,189	\$587,583	84.90%
153	GE PROPERTY & CASUALTY INSURANCE COMPANY	0.02%	\$607,146	\$662,704	\$539,923	\$636,859	96.10%
154	KEMPER AUTO AND HOME INSURANCE COMPANY	0.02%	\$598,899	\$522,722	\$266,922	\$372,773	71.31%
155	TRAVELERS INDEMNITY CO OF AMERICA	0.02%	\$551,185	\$604,803	\$260,453	\$181,146	29.95%
156	CAMERON NATIONAL INSURANCE COMPANY	0.02%	\$524,602	\$337,312	\$131,856	\$177,820	52.72%
157	VICTORIA FIRE & CASUALTY COMPANY	0.02%	\$483,645	\$405,340	\$193,667	\$362,770	89.50%
158	GMAC INSURANCE COMPANY ONLINE INC	0.02%	\$481,292	\$317,730	\$151,607	\$235,666	74.17%
159	OHIO CASUALTY INSURANCE COMPANY	0.02%	\$446,439	\$432,107	\$224,610	\$344,485	79.72%
160	AMERICAN UNION INSURANCE COMPANY	0.02%	\$426,934	\$431,898	\$308,352	\$235,177	54.45%
161	AMERICAN SERVICE INSURANCE COMPANY	0.02%	\$411,741	\$1,066,114	\$855,105	\$531,900	49.89%
162	MERIDIAN SECURITY INSURANCE COMPANY	0.02%	\$396,518	\$835,826	\$648,605	\$283,860	33.96%
163	HORACE MANN INSURANCE COMPANY	0.02%	\$395,716	\$404,582	\$218,446	\$173,188	42.81%
164	ARGONAUT INSURANCE COMPANY	0.01%	\$372,599	\$338,778	\$150,938	\$378,224	111.64%
165	GENERAL INSURANCE CO OF AMERICA	0.01%	\$359,035	\$411,260	\$365,561	\$144,270	35.08%
166	ATLANTA CASUALTY COMPANY	0.01%	\$350,440	\$470,582	\$347,058	\$145,434	30.91%
167	NATIONAL ALLIANCE INSURANCE CO	0.01%	\$349,324	\$386,166	\$111,155	\$30,091	7.79%
168	FOUNDERS INSURANCE COMPANY	0.01%	\$346,139	\$654,498	\$2,260,814	\$981,365	149.94%
169	UNIVERSAL UNDERWRITERS INS CO	0.01%	\$308,133	\$470,174	\$345,950	\$362,038	77.00%
170	INTERSTATE INDEMNITY COMPANY	0.01%	\$298,165	\$298,165	\$2,595,086	-\$2,373,877	-796.16%
171	WORLDWIDE INSURANCE COMPANY	0.01%	\$278,776	\$312,126	\$346,388	\$309,597	99.19%
172	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$274,729	\$317,775	\$293,860	\$107,998	33.99%
173	FARM AND CITY INSURANCE COMPANY	0.01%	\$262,566	\$230,422	\$222,533	\$142,325	61.77%
174	HARTFORD CASUALTY INS CO	0.01%	\$254,205	\$278,058	\$147,220	\$205,300	73.83%
175	AMERICAN SECURITY INSURANCE COMPANY	0.01%	\$243,816	\$215,025	\$45,217	\$51,009	23.72%
176	NORTHERN INSURANCE CO OF NEW YORK	0.01%	\$230,539	\$371,385	\$267,159	\$163,901	44.13%
177	HORACE MANN PROPERTY & CASUALTY INS CO	0.01%	\$222,024	\$195,933	\$108,134	\$104,619	53.40%
178	AMERICAN PREMIER INSURANCE COMPANY	0.01%	\$206,133	\$282,522	\$476,680	\$254,308	90.01%

**2002 PROPERTY/CASUALTY INSURANCE
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	WARNER INSURANCE COMPANY	0.01%	\$204,565	\$362,545	\$385,207	\$191,356	52.78%
180	MARKEL AMERICAN INSURANCE COMPANY	0.01%	\$195,891	\$172,860	\$111,925	\$119,594	69.19%
181	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.01%	\$194,313	\$136,319	\$98,489	\$50,485	37.03%
182	COMBINED SPECIALTY INSURANCE COMPANY	0.01%	\$191,386	\$104,998	\$66,341	\$72,182	68.75%
183	GREAT AMERICAN INSURANCE COMPANY	0.01%	\$190,326	\$175,493	\$51,469	\$55,936	31.87%
184	PRUDENTIAL GENERAL INS CO	0.01%	\$185,820	\$173,355	\$100,685	\$140,663	81.14%
185	ATLANTA SPECIALTY INSURANCE COMPANY	0.01%	\$180,411	\$234,567	\$326,909	\$146,655	62.52%
186	FIRST LIBERTY INSURANCE CORP THE	0.01%	\$178,855	\$170,182	\$80,053	\$206,969	121.62%
187	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.01%	\$178,227	\$188,205	\$142,917	\$204,136	108.46%
188	LEADER INSURANCE COMPANY	0.01%	\$172,261	\$240,119	\$249,163	-\$148,326	-61.77%
189	NATIONAL INTERSTATE INSURANCE COMPANY	0.01%	\$164,076	\$160,480	\$53,185	\$65,676	40.92%
190	AMERICAN BANKERS INS CO OF FLORIDA	0.01%	\$159,471	\$151,894	\$50,020	-\$35,165	-23.15%
191	REGENT INSURANCE COMPANY	0.01%	\$144,236	\$69,019	\$60,495	-\$6,583	-9.54%
192	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$141,263	\$137,963	\$31,660	\$93,262	67.60%
193	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$123,239	\$117,616	\$55,416	\$73,678	62.64%
194	AMERICAN AND FOREIGN INSURANCE CO	0.00%	\$117,920	\$115,479	\$151,525	\$269,882	233.71%
195	HANOVER INSURANCE COMPANY THE	0.00%	\$110,631	\$100,095	\$55,534	\$47,472	47.43%
196	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$105,696	\$111,185	\$117,400	\$53,618	48.22%
197	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$86,275	\$90,843	\$53,835	\$41,849	46.07%
198	MARYLAND CASUALTY COMPANY	0.00%	\$76,502	\$74,921	\$4,754	\$9,814	13.10%
199	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$71,388	\$59,248	\$9,357	\$9,357	15.79%
200	CENTENNIAL INSURANCE COMPANY	0.00%	\$60,639	\$67,107	\$99,429	\$48,449	72.20%
201	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$56,112	\$72,126	\$26,295	\$31,809	44.10%
202	CONSUMERS INSURANCE USA INC	0.00%	\$52,594	\$15,691	\$3,738	\$4,798	30.58%
203	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$52,331	\$49,080	\$20,070	\$29,274	59.65%
204	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$48,397	\$95,684	\$52,317	\$38,170	39.89%
205	MASSACHUSETTS BAY INS CO	0.00%	\$41,640	\$35,035	\$111,128	-\$20,237	-57.76%
206	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.00%	\$40,680	\$38,103	\$9,469	\$9,761	25.62%
207	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$38,894	\$31,021	\$69,207	\$4,950	15.96%
208	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$32,902	\$28,065	\$39,463	\$69,755	248.55%
209	GREAT AMERICAN CONTEMPORARY INSURANCE CO	0.00%	\$31,679	\$30,914	\$6,709	\$6,625	21.43%
210	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$28,853	\$19,534	\$0	\$97	0.50%
211	AMERICAN PROTECTION INSURANCE CO	0.00%	\$28,585	\$26,477	\$18,781	\$18,719	70.70%
212	VOYAGER PROPERTY & CASUALTY INS CO	0.00%	\$27,432	\$27,432	\$11,527	\$11,527	42.02%
213	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$24,556	\$18,299	\$248	-\$1,460	-7.98%
214	RESPONSE INSURANCE COMPANY	0.00%	\$23,159	\$17,815	\$1,285	\$3,208	18.01%
215	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$18,705	\$21,439	\$8,778	\$5,186	24.19%
216	OLD REPUBLIC MINNEHOMA INSURANCE CO	0.00%	\$18,262	\$24,393	\$3,182	\$3,078	12.62%
217	INFINITY INSURANCE COMPANY	0.00%	\$16,220	\$91,429	\$119,204	-\$28,481	-31.15%
218	PRUDENTIAL COMMERCIAL INSURANCE COMPANY	0.00%	\$15,913	\$16,254	-\$4,118	-\$9,336	-57.44%
219	TWIN CITY FIRE INS CO	0.00%	\$14,552	\$17,964	\$27,060	\$26,881	149.64%
220	AEGIS SECURITY INSURANCE COMPANY	0.00%	\$11,528	\$11,536	\$1,053	\$1,053	9.13%
221	FOREMOST PROPERTY AND CASUALTY INS CO	0.00%	\$10,079	\$40,407	\$40,823	\$32,404	80.19%
222	ASSURANCE COMPANY OF AMERICA	0.00%	\$6,184	\$8,116	\$567,516	-\$6,470	-79.72%
223	AMERICAN CASUALTY CO OF READING PA	0.00%	\$5,247	\$4,689	\$15,181	\$4,888	104.24%
224	ROYAL INDEMNITY COMPANY	0.00%	\$4,226	\$4,030	\$2,411	\$2,352	58.36%
225	SAFEGUARD INSURANCE COMPANY	0.00%	\$3,596	\$3,855	-\$1,477	-\$1,524	-39.53%
226	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$3,420	\$2,874	\$0	\$0	0.00%
227	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$3,277	\$2,358	\$4,345	\$209,136	8869.21%
228	CONTINENTAL CASUALTY COMPANY	0.00%	\$2,607	\$2,855	\$65,250	-\$350,383	-12272.61%
229	TRANSPORTATION INSURANCE COMPANY	0.00%	\$1,805	\$2,353	\$0	\$0	0.00%
230	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$1,762	\$2,872	\$150,319	\$154,768	5388.86%
231	VALIANT INS CO	0.00%	\$1,635	\$3,385	\$77,298	-\$172,021	-5081.86%
232	ROYAL INSURANCE COMPANY OF AMERICA	0.00%	\$1,358	\$1,558	\$0	-\$85	-5.46%
233	TRANSCONTINENTAL INSURANCE COMPANY	0.00%	\$1,122	\$2,102	\$0	\$0	0.00%
234	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$1,094	\$1,093	\$368	\$368	33.67%
235	STANDARD GUARANTY INSURANCE COMPANY	0.00%	\$962	\$6,941	\$0	\$2,031	29.26%
236	ALLIANCE INSURANCE COMPANY INC	0.00%	\$958	\$24,673	\$31,634	-\$17,696	-71.72%
237	TRAVELERS INDEMNITY COMPANY	0.00%	\$824	\$1,017	\$197,836	-\$68,070	-6693.22%

**2002 PROPERTY/CASUALTY INSURANCE
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
238	FIDELITY AND CASUALTY CO OF NY	0.00%	\$459	\$5,639	\$25,295	-\$28,407	-503.76%
239	PROGRESSIVE HOME INSURANCE COMPANY	0.00%	\$395	\$377	\$155,109	\$110,607	29338.73%
240	VALLEY FORGE INSURANCE COMPANY	0.00%	\$222	\$249	\$11,156	-\$28,262	-11350.20%
241	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	\$190	\$232	\$291	\$109	46.98%
242	STONINGTON INSURANCE COMPANY	0.00%	\$70	\$70	\$372,826	-\$472,542	-675060.00%
243	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$42	\$98	\$0	\$0	0.00%
244	PROGRESSIVE PREFERRED INSURANCE COMPANY	0.00%	\$23	\$21	\$0	\$2	9.52%
245	FIDELITY AND DEPOSIT CO MARYLAND	0.00%	\$19	\$21	\$32	-\$2	-9.52%
246	CUMIS INSURANCE SOCIETY INC	0.00%	\$16	\$14	\$7	\$5	35.71%
247	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	\$1	\$1	\$0	-\$2	-200.00%
248	BITUMINOUS CASUALTY CORPORATION	0.00%	\$1	\$1	\$2	\$1	100.00%
249	AMERISURE MUTUAL INSURANCE COMPANY	0.00%	\$1	\$2	-\$1,543	\$238	11900.00%
250	NATIONWIDE ASSURANCE COMPANY	0.00%	\$0	\$0	-\$184	\$18,118	N/A
251	CONTINENTAL WESTERN INSURANCE CO	0.00%	\$0	\$479	\$45,273	\$2,065	431.11%
252	STATE NATIONAL INSURANCE COMPANY INC	0.00%	\$0	\$572,634	\$0	-\$85,460	-14.92%
253	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
254	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$70	N/A
255	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$142	N/A
256	FAIRMONT INSURANCE COMPANY	0.00%	\$0	\$0	\$44,585	-\$1,495	N/A
257	MIDWESTERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$13	N/A
258	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$1,607	-\$13,813	N/A
259	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,048	N/A
260	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	\$3	\$0	-\$20,488	-682933.33%
261	INSURANCE CO OF THE STATE OF PA	0.00%	\$0	\$84,098	\$0	-\$67,556	-80.33%
262	NATIONAL UNION FIRE INSURANCE CO OF PITTSBURG	0.00%	\$0	\$404,924	\$0	-\$369,317	-91.21%
263	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$0	-\$5,684	-\$7,031	N/A
264	UNITED FIRE & INDEMNITY COMPANY	0.00%	\$0	\$0	-\$1,000	-\$1,000	N/A
265	CLARENDON NATIONAL INS CO	0.00%	\$0	\$0	\$0	-\$9,010	N/A
266	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$188	N/A
267	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$0	\$28,576	-\$21,424	N/A
268	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	-\$994	-\$2,177	N/A
269	UNITED STATES FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1,322	N/A
270	FARMERS INSURANCE EXCHANGE	0.00%	\$0	\$0	\$0	\$0	N/A
271	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$8,124	N/A
272	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$20,615	\$46,996	N/A
273	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	-\$721	\$1,440	N/A
274	GULF INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$18,445	N/A
275	ACE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$177	N/A
276	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
277	NATIONWIDE GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$51	N/A
278	GRANITE STATE INSURANCE COMPANY	0.00%	\$0	\$1	\$0	-\$4,884	-488400.00%
279	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$26,988	N/A
280	OHIO SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$38	N/A
281	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	-\$801	N/A
282	TIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$158,288	\$26,788	N/A
283	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$45,322	-\$106,655	N/A
284	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	\$0	\$0	\$121,520	-\$136,387	N/A
285	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$1,966	\$570	-\$52,476	-2669.18%
286	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$0	\$0	\$0	-\$284	N/A
287	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3,811	N/A
288	REDLAND INSURANCE COMPANY	0.00%	\$0	\$64,445	\$0	-\$14,584	-22.63%
289	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	-\$43	\$135,819	\$130,104	-302567.44%
290	XL SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$44,064	-\$102,893	N/A
291	AMERICAN CENTRAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
292	MARKEL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$26	N/A
293	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	\$109,065	\$111,198	N/A
294	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	\$0	\$0	\$50,559	\$50,707	N/A
295	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$60,000	N/A
296	INSURANCE COMPANY OF NORTH AMERICA	0.00%	-\$4	-\$4	-\$2	\$104	-2600.00%

**2002 PROPERTY/CASUALTY INSURANCE
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
297	UNITED STATES FIDELITY & GUARANTY CO	0.00%	-\$82	\$691	\$11,745	-\$8,810	-1274.96%
298	NORTHLAND INSURANCE COMPANY	0.00%	-\$104	\$757	-\$330	-\$247	-32.63%
299	UNION INSURANCE CO	0.00%	-\$107	\$31,699	\$1,084	-\$20,217	-63.78%
300	CALIFORNIA CASUALTY INSURANCE CO	0.00%	-\$117	-\$117	\$19,101	-\$37,154	31755.56%
301	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.00%	-\$234	\$1,152	\$0	-\$5,319	-461.72%
302	ST PAUL MERCURY INSURANCE COMPANY	0.00%	-\$297	\$4,288	\$23,828	\$18,769	437.71%
303	UNITED SECURITY INSURANCE COMPANY	0.00%	-\$381	\$7,250	\$257,045	\$123,836	1708.08%
304	SAFECO INSURANCE COMPANY OF ILLINOIS	0.00%	-\$498	\$38,697	\$411,033	\$87,630	226.45%
305	CONTINENTAL INSURANCE COMPANY THE	0.00%	-\$606	-\$20	\$2,276,635	\$84,438	-422190.00%
306	ESURANCE INSURANCE COMPANY	0.00%	-\$622	-\$622	\$47,319	\$23,966	-3853.05%
307	TIG INSURANCE COMPANY	0.00%	-\$627	-\$460	-\$78	-\$3,461	752.39%
308	NORTHERN ASSURANCE CO OF AMERICA	0.00%	-\$767	-\$801	-\$933	-\$935	116.73%
309	ECONOMY FIRE & CASUALTY COMPANY	0.00%	-\$1,335	\$25,123	\$74,371	-\$8,896	-35.41%
310	HOMELAND CENTRAL INSURANCE COMPANY	0.00%	-\$1,440	\$14,062	\$336,037	\$196,177	1395.09%
311	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	-\$2,525	\$2,941	-\$268	-\$213	-7.24%
312	GENERAL CASUALTY CO OF ILLINOIS	0.00%	-\$2,730	\$369,665	\$1,431,686	\$275,591	74.55%
313	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	-\$3,480	\$384,119	\$946,796	\$131,235	34.17%
314	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	-\$3,821	-\$3,157	\$630,544	-\$1,938,132	61391.57%
315	FARMERS AND MERCHANTS INSURANCE CO	0.00%	-\$4,581	-\$4,581	\$1,863,054	-\$426,202	9303.69%
316	STATE AUTOMOBILE MUTUAL INS CO	0.00%	-\$4,850	\$13,200	\$80,593	-\$14,174	-107.38%
317	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	-\$5,712	-\$5,712	-\$1,183	\$8,210	-143.73%
318	AMERICAN EMPLOYERS INSURANCE CO	0.00%	-\$8,134	-\$8,134	-\$176	-\$177	2.18%
319	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	-\$8,338	\$450,478	\$557,308	\$146,848	32.60%
320	ONEBEACON INSURANCE COMPANY	0.00%	-\$15,733	-\$15,858	\$286,797	-\$200,435	1263.94%
321	SAFECO INSURANCE CO OF AMERICA	0.00%	-\$31,054	\$10,759,951	\$18,096,664	\$7,270,845	67.57%
322	FIRST NATIONAL INS CO OF AMERICA	0.00%	-\$52,354	\$1,339,742	\$2,373,764	\$801,110	59.80%
TOTAL		100.00%	\$2,604,965,350	\$2,551,929,309	\$1,591,610,151	\$1,623,009,915	63.60%

**TOTAL
COMMERCIAL AUTO
INSURANCE**

**2002 PROPERTY/CASUALTY INSURANCE
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	4.61%	\$23,512,503	\$22,606,642	\$13,194,966	\$12,742,383	56.37%
2	EMPIRE FIRE AND MARINE INSURANCE CO	4.09%	\$20,881,082	\$19,927,812	\$8,336,079	\$14,645,087	73.49%
3	GREAT WEST CASUALTY COMPANY	3.25%	\$16,561,577	\$15,738,399	\$8,527,156	\$10,293,867	65.41%
4	SENTRY SELECT INSURANCE COMPANY	2.74%	\$13,959,922	\$9,514,306	\$3,243,226	\$7,790,123	81.88%
5	CINCINNATI INS CO THE	2.42%	\$12,360,661	\$10,825,093	\$7,326,684	\$5,223,077	48.25%
6	ST PAUL FIRE & MARINE INSURANCE CO	2.14%	\$10,909,445	\$10,145,070	\$4,146,433	\$4,819,277	47.50%
7	LINCOLN GENERAL INSURANCE CO	2.05%	\$10,451,041	\$9,459,127	\$4,846,797	\$12,319,794	130.24%
8	LIBERTY MUTUAL FIRE INSURANCE CO	2.00%	\$10,186,890	\$8,626,006	\$6,744,051	\$10,030,748	116.28%
9	PROGRESSIVE NORTHWESTERN INS CO	1.96%	\$9,977,729	\$9,068,748	\$2,313,355	\$5,399,991	59.55%
10	CONTINENTAL WESTERN INSURANCE CO	1.95%	\$9,945,255	\$9,005,163	\$5,752,581	\$4,537,570	50.39%
11	NATIONWIDE MUTUAL INSURANCE COMPANY	1.93%	\$9,825,149	\$9,125,937	\$4,067,696	\$6,879,222	75.38%
12	FEDERATED MUTUAL INSURANCE COMPANY	1.92%	\$9,785,685	\$9,324,154	\$5,715,210	\$8,434,445	90.46%
13	AMERICAN STATES INSURANCE COMPANY	1.79%	\$9,114,012	\$9,209,756	\$6,394,320	\$4,916,574	53.38%
14	ZURICH AMERICAN INSURANCE COMPANY	1.75%	\$8,913,385	\$6,939,055	\$2,050,443	\$5,660,349	81.57%
15	TRAVELERS INDEMNITY CO OF ILLINOIS	1.74%	\$8,897,774	\$7,543,134	\$6,278,612	\$4,867,918	64.53%
16	NORTHLAND INSURANCE COMPANY	1.64%	\$8,386,043	\$8,180,989	\$5,824,755	\$4,810,461	58.80%
17	AUTO OWNERS INSURANCE CO MUTUAL	1.56%	\$7,944,464	\$7,513,874	\$4,881,377	\$2,407,503	32.04%
18	UNIVERSAL UNDERWRITERS INS CO	1.51%	\$7,697,941	\$7,390,391	\$3,096,169	\$3,770,989	51.03%
19	VANLINER INSURANCE COMPANY	1.48%	\$7,544,332	\$7,961,143	\$3,431,990	\$3,377,265	42.42%
20	AMERICAN FAMILY MUTUAL INS CO	1.45%	\$7,409,412	\$6,870,837	\$2,816,929	\$4,615,385	67.17%
21	UNITED FIRE AND CASUALTY COMPANY	1.41%	\$7,201,558	\$6,881,847	\$2,840,630	\$4,783,588	69.51%
22	INTERSTATE INDEMNITY COMPANY	1.34%	\$6,846,821	\$6,452,215	\$1,627,960	\$1,923,437	29.81%
23	CAROLINA CASUALTY INSURANCE COMPANY	1.32%	\$6,743,333	\$5,557,526	\$5,683,869	\$5,419,098	97.51%
24	CANAL INSURANCE COMPANY	1.14%	\$5,833,998	\$4,676,900	\$1,468,479	\$2,268,819	48.51%
25	NATIONAL INDEMNITY COMPANY	1.09%	\$5,557,898	\$4,790,456	\$1,291,064	\$2,579,229	53.84%
26	CONTINENTAL CASUALTY COMPANY	0.96%	\$4,901,916	\$4,639,870	\$1,237,810	\$2,376,579	-51.22%
27	LANCER INSURANCE COMPANY	0.96%	\$4,886,362	\$4,596,256	\$1,149,052	\$6,123,867	133.24%
28	GENERAL CASUALTY CO OF WISCONSIN	0.93%	\$4,718,978	\$4,349,937	\$1,135,017	\$677,625	15.58%
29	EMPLOYERS MUTUAL CASUALTY COMPANY	0.92%	\$4,695,778	\$4,360,112	\$2,622,203	\$2,285,060	52.41%
30	AMERICAN HOME ASSURANCE COMPANY	0.90%	\$4,588,335	\$2,796,020	\$441,790	\$2,648,074	94.71%
31	AMERISURE MUTUAL INSURANCE COMPANY	0.86%	\$4,379,224	\$3,794,371	\$1,252,938	\$3,081,943	81.22%
32	GREAT AMERICAN ASSURANCE COMPANY	0.82%	\$4,183,096	\$3,476,928	\$1,264,439	\$1,437,053	41.34%
33	RLI INSURANCE COMPANY	0.82%	\$4,177,411	\$3,199,618	\$1,381,895	\$2,114,590	66.09%
34	HARTFORD FIRE INSURANCE COMPANY	0.79%	\$4,047,272	\$3,549,427	\$800,072	\$1,370,667	38.62%
35	OAK RIVER INSURANCE COMPANY	0.76%	\$3,875,786	\$3,348,999	\$1,095,737	\$2,527,790	75.48%
36	HARCO NATIONAL INSURANCE COMPANY	0.75%	\$3,850,774	\$3,332,754	\$1,251,644	\$2,509,948	75.31%
37	LUMBERMENS MUTUAL CASUALTY CO	0.72%	\$3,664,240	\$3,381,727	\$1,416,124	\$3,715,023	109.86%
38	INSURANCE CORPORATION OF HANNOVER	0.69%	\$3,545,165	\$2,972,699	\$660,794	\$1,437,558	48.36%
39	COLUMBIA MUTUAL INSURANCE CO	0.68%	\$3,489,125	\$3,208,244	\$1,795,278	\$1,293,739	40.33%
40	FEDERAL INSURANCE COMPANY	0.67%	\$3,418,705	\$3,111,361	\$2,589,028	\$1,876,073	60.30%
41	MOTORS INSURANCE CORPORATION	0.65%	\$3,293,849	\$4,192,646	\$1,526,075	\$1,570,871	37.47%
42	OCCIDENTAL FIRE & CAS CO OF NC	0.64%	\$3,289,160	\$3,364,646	\$2,361,612	\$5,483,385	162.97%
43	STATE AUTO PROPERTY & CASUALTY INS CO	0.64%	\$3,271,451	\$3,079,637	\$2,180,986	\$3,061,071	99.40%
44	NATIONAL LIABILITY & FIRE INS CO	0.64%	\$3,251,980	\$2,773,230	\$561,211	\$2,807,744	101.24%
45	BITUMINOUS CASUALTY CORPORATION	0.62%	\$3,164,779	\$3,065,498	\$971,524	\$2,024,219	66.03%
46	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.59%	\$3,020,413	\$2,883,326	\$1,078,547	\$1,716,451	59.53%
47	UNITED STATES FIDELITY & GUARANTY CO	0.58%	\$2,959,157	\$2,875,964	\$549,194	\$1,576,631	54.82%
48	LIBERTY MUTUAL INSURANCE COMPANY	0.58%	\$2,949,209	\$3,198,451	\$415,188	\$1,756,422	54.91%
49	MARYLAND CASUALTY COMPANY	0.54%	\$2,751,299	\$2,133,018	\$772,971	\$1,474,076	69.11%
50	NATIONAL CASUALTY COMPANY	0.53%	\$2,722,426	\$2,726,139	\$1,640,148	\$1,094,311	40.14%
51	ALLSTATE INSURANCE COMPANY	0.53%	\$2,694,850	\$2,681,205	\$1,395,592	\$975,103	36.37%
52	OHIO CASUALTY INSURANCE COMPANY	0.52%	\$2,676,000	\$1,955,992	\$1,216,160	\$1,237,741	63.28%
53	CAMERON MUTUAL INSURANCE COMPANY	0.52%	\$2,637,328	\$2,450,266	\$1,289,596	\$1,116,107	45.55%
54	SHELTER GENERAL INS CO	0.51%	\$2,616,987	\$2,649,694	\$1,077,168	\$959,770	36.22%
55	WEST AMERICAN INSURANCE COMPANY	0.50%	\$2,552,306	\$3,053,270	\$1,968,025	\$718,783	23.54%
56	GRINNELL MUTUAL REINSURANCE COMPANY	0.46%	\$2,353,268	\$2,159,246	\$1,154,576	\$1,269,359	58.79%
57	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.46%	\$2,325,315	\$2,136,546	\$877,942	\$1,333,515	62.41%
58	GREENWICH INSURANCE COMPANY	0.45%	\$2,305,503	\$2,192,959	\$592,928	\$217,520	-9.2%
59	AMERICAN CASUALTY CO OF READING PA	0.45%	\$2,293,720	\$1,962,968	\$423,042	\$1,427,508	72.72%
60	DISCOVER PROPERTY AND CASUALTY INS CO	0.45%	\$2,275,344	\$2,024,381	\$49,248	\$567,530	28.03%
61	AMERICAN ECONOMY INSURANCE COMPANY	0.44%	\$2,256,438	\$2,500,359	\$1,018,088	\$1,078,121	43.12%
62	SIRIUS AMERICA INSURANCE COMPANY	0.44%	\$2,229,872	\$1,549,275	\$285,627	\$1,271,195	82.05%

**2002 PROPERTY/CASUALTY INSURANCE
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	TRANSPORTATION INSURANCE COMPANY	0.44%	\$2,221,938	\$1,979,694	\$1,174,141	-\$1,981,907	-100.11%
64	FIREMANS FUND INSURANCE COMPANY	0.43%	\$2,191,882	\$2,251,069	\$1,713,297	\$286,806	12.74%
65	GREAT AMERICAN INSURANCE COMPANY	0.42%	\$2,165,689	\$601,378	\$978,891	\$1,288,268	214.22%
66	WESTCHESTER FIRE INSURANCE COMPANY	0.42%	\$2,153,797	\$1,514,002	\$40,000	\$1,102,767	72.84%
67	STATE NATIONAL INSURANCE COMPANY INC	0.42%	\$2,151,917	\$1,342,579	\$676,965	\$936,935	69.79%
68	TRANSGUARD INS CO OF AMERICA INC	0.42%	\$2,150,447	\$2,160,284	\$2,113,842	\$1,414,691	65.49%
69	ASSURANCE COMPANY OF AMERICA	0.42%	\$2,146,648	\$2,607,612	\$1,280,023	\$2,061,173	79.04%
70	ST PAUL MERCURY INSURANCE COMPANY	0.42%	\$2,124,165	\$2,098,280	\$1,032,173	\$3,014,321	143.66%
71	DAIMLERCHRYSLER INSURANCE COMPANY	0.41%	\$2,090,245	\$2,598,832	\$1,235,302	\$761,575	29.30%
72	OWNERS INSURANCE COMPANY	0.41%	\$2,081,737	\$1,647,293	\$553,944	\$629,872	38.24%
73	ONEBEACON INSURANCE COMPANY	0.38%	\$1,961,155	\$2,015,037	\$1,368,999	\$758,146	37.62%
74	LEADER INSURANCE COMPANY	0.37%	\$1,880,220	\$1,810,046	\$414,927	\$1,262,892	69.77%
75	SECURA INSURANCE A MUTUAL COMPANY	0.36%	\$1,832,625	\$1,648,299	\$492,605	\$460,804	27.96%
76	FARMERS INSURANCE EXCHANGE	0.36%	\$1,826,130	\$3,007,834	\$1,293,647	\$1,157,335	38.48%
77	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.36%	\$1,813,361	\$1,782,945	\$231,666	\$678,928	38.08%
78	TRUCK INSURANCE EXCHANGE	0.35%	\$1,783,316	\$2,676,876	\$2,873,229	\$1,820,319	68.00%
79	CLARENDON NATIONAL INS CO	0.35%	\$1,778,559	\$1,820,879	\$1,156,949	\$1,360,200	74.70%
80	INDIANA LUMBERMENS MUTUAL INS CO	0.35%	\$1,770,775	\$1,680,379	\$319,877	\$1,096,096	65.23%
81	AMERICAN AUTOMOBILE INSURANCE CO	0.34%	\$1,727,386	\$1,645,331	\$341,489	\$4,959,793	301.45%
82	REPUBLIC WESTERN INS CO	0.33%	\$1,708,983	\$2,665,750	\$786,340	\$588,240	22.07%
83	NORTHFIELD INSURANCE COMPANY	0.33%	\$1,687,838	\$1,578,884	\$419,487	\$595,993	37.75%
84	SENTRY INSURANCE A MUTUAL COMPANY	0.33%	\$1,669,288	\$1,367,012	\$403,437	\$745,205	54.51%
85	TIG INSURANCE COMPANY	0.33%	\$1,665,639	\$1,893,743	\$1,112,192	\$504,311	26.63%
86	MIC PROPERTY AND CASUALTY INS CORP	0.32%	\$1,643,918	\$1,314,056	\$681,293	\$849,293	64.63%
87	STATE FARM FIRE AND CASUALTY CO	0.32%	\$1,642,301	\$1,542,232	\$1,503,136	\$1,708,507	110.78%
88	SHELTER MUTUAL INSURANCE CO	0.32%	\$1,623,783	\$1,601,308	\$754,108	\$615,752	38.45%
89	PACIFIC EMPLOYERS INSURANCE COMPANY	0.32%	\$1,622,502	\$1,986,935	\$240,246	\$1,350,604	67.97%
90	ATHENA ASSURANCE COMPANY	0.32%	\$1,614,092	\$1,582,173	\$844,779	\$892,070	56.38%
91	ROYAL INSURANCE COMPANY OF AMERICA	0.31%	\$1,576,257	\$1,535,908	\$244,766	\$339,875	22.13%
92	AMERICAN ALTERNATIVE INS CORP	0.31%	\$1,563,650	\$1,513,899	\$1,415,063	\$1,761,715	116.37%
93	CHURCH MUTUAL INSURANCE COMPANY	0.30%	\$1,554,694	\$1,534,821	\$876,898	\$439,580	28.64%
94	TWIN CITY FIRE INS CO	0.30%	\$1,529,374	\$1,837,296	\$472,812	\$1,330,652	72.42%
95	ALLSTATE INDEMNITY COMPANY	0.30%	\$1,507,535	\$1,410,618	\$718,776	\$965,698	68.46%
96	AMERICAN MANUFACTURERS MUTUAL INS CO	0.29%	\$1,497,279	\$1,534,386	\$2,145,221	\$4,885,915	318.43%
97	ROYAL INDEMNITY COMPANY	0.29%	\$1,471,250	\$1,284,955	\$1,125,712	\$4,874,830	379.38%
98	NATIONAL UNION FIRE INSURANCE CO OF PITTSBURG	0.28%	\$1,452,548	\$1,502,154	\$1,603,988	\$1,602,142	106.66%
99	ONEBEACON AMERICA INSURANCE COMPANY	0.27%	\$1,400,336	\$1,632,671	\$929,269	\$281,261	17.23%
100	AMERICAN GUARANTEE & LIABILITY INS CO	0.27%	\$1,355,483	\$1,367,020	\$902,771	\$749,969	54.86%
101	STRATFORD INSURANCE COMPANY	0.26%	\$1,349,571	\$1,448,044	\$496,354	\$605,929	41.84%
102	TRAVELERS INDEMNITY COMPANY	0.26%	\$1,347,974	\$1,362,757	\$7,448,518	\$6,091,533	447.00%
103	PROGRESSIVE CASUALTY INSURANCE CO	0.26%	\$1,330,765	\$1,275,993	\$283,733	\$558,609	43.78%
104	GATEWAY INSURANCE COMPANY	0.26%	\$1,316,063	\$1,484,057	\$423,195	\$413,397	27.86%
105	AMERICAN MODERN HOME INSURANCE CO	0.26%	\$1,312,301	\$1,310,322	\$556,941	\$276,775	21.12%
106	ACCEPTANCE CASUALTY INSURANCE CO	0.25%	\$1,270,435	\$631,896	\$130,553	\$362,342	57.34%
107	CUMIS INSURANCE SOCIETY INC	0.25%	\$1,269,727	\$1,060,764	\$772,429	\$843,314	79.50%
108	AMERISURE INSURANCE COMPANY	0.25%	\$1,265,682	\$1,374,118	\$674,878	\$511,415	37.22%
109	ATLANTIC MUTUAL INSURANCE COMPANY	0.25%	\$1,250,084	\$1,344,403	\$407,914	\$601,760	44.76%
110	REGENT INSURANCE COMPANY	0.24%	\$1,244,154	\$1,273,401	\$806,805	\$908,285	71.33%
111	NATIONAL INTERSTATE INSURANCE COMPANY	0.24%	\$1,234,547	\$1,059,283	\$406,525	\$652,459	61.59%
112	FEDERATED SERVICE INSURANCE COMPANY	0.24%	\$1,209,925	\$1,201,336	\$637,710	\$834,845	69.49%
113	RANGER INSURANCE COMPANY	0.24%	\$1,207,714	\$959,267	\$209,495	\$426,088	44.42%
114	ASSOCIATES INSURANCE COMPANY	0.23%	\$1,184,258	\$1,703,848	\$2,200,773	\$1,295,507	76.03%
115	FAIRMONT INSURANCE COMPANY	0.23%	\$1,183,265	\$701,032	\$127,802	\$308,506	44.01%
116	AMCO INSURANCE COMPANY	0.23%	\$1,163,223	\$1,088,340	\$311,205	\$805,399	74.00%
117	SAVERS PROPERTY & CASUALTY INS CO	0.23%	\$1,151,759	\$601,946	\$43,761	\$277,957	46.18%
118	SAGAMORE INSURANCE COMPANY	0.22%	\$1,141,228	\$1,310,188	\$546,491	\$50,331	3.84%
119	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.22%	\$1,098,409	\$2,095,319	\$957,561	\$2,196,760	104.84%
120	GRANITE STATE INSURANCE COMPANY	0.21%	\$1,077,802	\$838,364	\$161,636	\$538,661	64.25%
121	UNITED STATES FIRE INSURANCE CO	0.19%	\$985,369	\$841,883	\$965,813	-\$22,810	-2.71%
122	GUIDEONE MUTUAL INSURANCE COMPANY	0.19%	\$966,433	\$919,425	\$1,372,392	\$1,723,410	187.44%
123	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.19%	\$945,781	\$1,040,467	\$2,123,745	\$684,083	65.75%
124	TRANSCONTINENTAL INSURANCE COMPANY	0.17%	\$875,281	\$1,320,442	\$1,194,506	\$1,065,164	80.67%

**2002 PROPERTY/CASUALTY INSURANCE
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	CHARTER OAK FIRE INSURANCE CO THE	0.17%	\$859,649	\$1,018,910	\$323,552	\$285,261	28.00%
126	HAULERS INSURANCE COMPANY INC	0.16%	\$841,631	\$652,029	\$154,865	\$275,755	42.29%
127	FEDERATED RURAL ELECTRIC INS EXCHANGE	0.16%	\$818,277	\$727,942	\$1,082,306	\$650,722	89.39%
128	BROTHERHOOD MUTUAL INSURANCE CO	0.16%	\$810,535	\$763,716	\$218,087	\$432,505	56.63%
129	FARMLAND MUTUAL INSURANCE COMPANY	0.15%	\$787,899	\$787,384	\$188,245	\$85,445	10.85%
130	FIRST FINANCIAL INSURANCE COMPANY	0.15%	\$786,147	\$323,158	\$17,771	\$149,339	46.21%
131	INSURANCE CO OF THE STATE OF PA	0.15%	\$783,280	\$4,079,493	\$417,006	\$1,476,715	36.20%
132	MID CENTURY INSURANCE COMPANY	0.15%	\$775,702	\$1,285,027	\$1,387,804	\$414,902	32.29%
133	HARTFORD CASUALTY INS CO	0.15%	\$773,545	\$905,421	\$550,695	\$613,240	67.73%
134	AMERICAN EMPLOYERS INSURANCE CO	0.14%	\$724,119	\$1,131,813	\$610,894	\$847,372	74.87%
135	GREAT NORTHERN INSURANCE COMPANY	0.14%	\$710,884	\$735,090	\$220,219	\$205,675	27.98%
136	HARTFORD UNDERWRITERS INSURANCE CO	0.14%	\$691,962	\$298,903	\$106,430	\$221,782	74.20%
137	NATIONAL SURETY CORPORATION	0.14%	\$688,902	\$694,366	\$225,503	\$424,846	61.18%
138	ARCH INSURANCE COMPANY	0.13%	\$650,264	\$594,650	\$482,675	\$493,645	83.01%
139	ACE AMERICAN INSURANCE COMPANY	0.12%	\$630,615	\$516,709	\$1,187,449	\$465,479	90.09%
140	ILLINOIS NATIONAL INSURANCE COMPANY	0.12%	\$625,866	\$538,844	\$151,075	\$413,435	76.73%
141	WINDSOR INSURANCE COMPANY	0.12%	\$619,864	\$525,202	\$137,653	\$183,969	35.03%
142	QBE INSURANCE CORPORATION	0.11%	\$562,642	\$398,681	\$28,332	\$58,556	14.69%
143	STATEWIDE INSURANCE COMPANY	0.11%	\$558,830	\$568,383	\$647,204	\$683,749	120.30%
144	NATIONWIDE AGRIBUSINESS INS CO	0.11%	\$540,609	\$449,461	\$1,020,491	\$875,296	194.74%
145	AMERICAN MOTORISTS INSURANCE CO	0.11%	\$536,692	\$492,680	\$459,637	\$1,472,655	298.91%
146	ARGONAUT GREAT CENTRAL INSURANCE CO	0.10%	\$533,887	\$424,985	\$142,917	\$639,870	150.56%
147	HANOVER INSURANCE COMPANY THE	0.10%	\$531,908	\$608,118	\$209,512	\$138,889	22.84%
148	TRI STATE INSURANCE CO OF MINNESOTA	0.10%	\$531,064	\$473,335	\$126,681	\$128,020	27.05%
149	SECURITY INSURANCE COMPANY OF HARTFORD	0.10%	\$505,727	\$396,559	\$46,380	\$82,577	20.82%
150	NEW HAMPSHIRE INSURANCE COMPANY	0.10%	\$503,072	\$430,677	\$582,714	\$801,252	186.04%
151	SECURITY NATIONAL INSURANCE COMPANY	0.10%	\$498,697	\$671,145	\$429,618	\$527,923	78.66%
152	ST PAUL GUARDIAN INSURANCE COMPANY	0.10%	\$494,218	\$1,146,889	\$302,336	\$1,006,088	87.72%
153	HOMELAND CENTRAL INSURANCE COMPANY	0.09%	\$463,855	\$792,959	\$636,649	\$18,503	-2.33%
154	CENTENNIAL INSURANCE COMPANY	0.09%	\$460,534	\$413,712	\$117,877	\$186,504	45.08%
155	OLD REPUBLIC INSURANCE COMPANY	0.08%	\$431,017	\$413,325	\$320,253	\$554,235	134.09%
156	GENESIS INSURANCE COMPANY	0.08%	\$429,650	\$401,078	\$0	\$300,000	74.80%
157	GENERAL FIRE & CASUALTY COMPANY	0.08%	\$424,670	\$319,433	\$91,831	\$112,704	35.28%
158	SPECIALTY NATIONAL INSURANCE COMPANY	0.08%	\$416,132	\$441,766	\$69,681	\$133,165	30.14%
159	PHILADELPHIA INDEMNITY INSURANCE CO	0.08%	\$414,286	\$280,741	\$78,315	\$740,547	263.78%
160	STATE AUTOMOBILE MUTUAL INS CO	0.08%	\$410,031	\$418,593	\$120,263	\$156,722	37.44%
161	PEERLESS INSURANCE COMPANY	0.08%	\$394,077	\$71,576	\$12,922	\$25,622	35.80%
162	MID-CONTINENT CASUALTY COMPANY	0.07%	\$373,792	\$340,633	\$113,673	\$1,436,765	421.92%
163	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.07%	\$369,411	\$352,237	\$160,051	\$334,078	94.84%
164	NORTHERN INSURANCE CO OF NEW YORK	0.07%	\$365,195	\$652,011	\$209,780	\$1,303,695	199.95%
165	HAWKEYE SECURITY INSURANCE COMPANY	0.07%	\$352,732	\$58,439	\$2,081	\$11,805	20.20%
166	GULF INSURANCE COMPANY	0.07%	\$343,041	\$706,838	\$8,471,819	\$6,278,426	888.24%
167	ULICO CASUALTY COMPANY	0.07%	\$340,171	\$256,967	\$103,166	\$95,672	37.23%
168	AMERICAN ZURICH INSURANCE COMPANY	0.07%	\$334,903	\$223,850	\$474,543	\$459,565	205.30%
169	INTEGON NATIONAL INSURANCE COMPANY	0.06%	\$326,603	\$321,653	\$396,510	\$84,950	26.41%
170	WAUSAU UNDERWRITERS INS CO	0.06%	\$326,439	\$329,684	\$185,697	\$2,459,485	746.01%
171	FARMERS ALLIANCE MUTUAL INS CO	0.06%	\$325,658	\$330,653	\$121,029	\$107,933	32.64%
172	NATIONAL FARMERS UNION PRO & CAS CO	0.06%	\$307,343	\$303,446	\$37,896	\$112,974	37.23%
173	NORTHERN ASSURANCE CO OF AMERICA	0.06%	\$304,935	\$287,426	\$72,891	\$102,609	35.70%
174	NORTH AMERICAN SPECIALTY INS CO	0.06%	\$303,650	\$279,646	\$5,174	\$21,883	7.83%
175	MASSACHUSETTS BAY INS CO	0.06%	\$300,987	\$384,674	\$765,723	\$354,790	92.26%
176	FLORISTS MUTUAL INSURANCE COMPANY	0.06%	\$300,335	\$248,994	\$99,660	\$82,188	33.01%
177	MIDWESTERN INDEMNITY COMPANY THE	0.05%	\$271,301	\$31,304	\$50	\$7,908	25.26%
178	COMBINED SPECIALTY INSURANCE COMPANY	0.05%	\$242,444	\$103,193	\$7,995	\$19,599	18.99%
179	FIDELITY AND GUARANTY INSURANCE COMPANY	0.05%	\$242,016	\$838,177	\$955,157	\$1,948,061	232.42%
180	MGA INSURANCE COMPANY INC	0.05%	\$236,169	\$272,148	\$71,955	\$197,956	72.74%
181	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	0.05%	\$235,143	\$124,794	\$6,743	\$65,926	52.83%
182	VALLEY FORGE INSURANCE COMPANY	0.05%	\$230,555	\$490,623	\$702,091	\$1,351,597	275.49%
183	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.04%	\$221,766	\$221,766	\$4,600	\$6,309	2.84%
184	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.04%	\$214,488	\$124,985	\$80,260	-\$704,083	-563.33%
185	ELECTRIC INSURANCE COMPANY	0.04%	\$213,113	\$212,170	\$76,593	\$20,937	9.87%

**2002 PROPERTY/CASUALTY INSURANCE
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
186	HUDSON INSURANCE COMPANY	0.04%	\$192,154	\$135,000	\$0	\$11,744	8.70%
187	COMMERCE AND INDUSTRY INSURANCE CO	0.04%	\$189,983	\$220,298	\$164,525	\$701,800	318.57%
188	FIDELITY AND DEPOSIT CO MARYLAND	0.04%	\$182,609	\$189,667	\$87,825	\$107,101	56.47%
189	AMERICAN INSURANCE COMPANY THE	0.04%	\$181,687	\$217,784	\$73,120	\$195,292	89.67%
190	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.03%	\$177,736	\$257,567	\$502,074	\$1,848,819	717.80%
191	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.03%	\$177,292	\$185,808	\$80,564	\$167,857	90.34%
192	EMPLOYERS FIRE INSURANCE COMPANY	0.03%	\$175,325	\$201,708	\$568,252	\$355,662	176.33%
193	STAR INSURANCE COMPANY	0.03%	\$173,880	\$369,258	\$1,137,916	\$199,313	53.98%
194	T H E INSURANCE COMPANY	0.03%	\$162,349	\$161,082	\$8,300	-\$14,608	-9.07%
195	FIDELITY & GUARANTY INS UNDERWRITERS	0.03%	\$156,590	\$183,742	\$203,924	-\$78,808	-42.89%
196	WESTPORT INSURANCE CORPORATION	0.03%	\$154,448	\$695,994	\$450,473	\$444,585	63.88%
197	CONSUMERS INSURANCE USA INC	0.03%	\$153,309	\$55,092	\$0	\$2,500	4.54%
198	ACE PROPERTY AND CASUALTY INSURANCE CO	0.03%	\$145,693	\$126,811	\$89,070	\$47,088	37.13%
199	PHARMACISTS MUTUAL INSURANCE COMPANY	0.03%	\$142,189	\$25,549	\$18,555	\$27,464	107.50%
200	DIAMOND STATE INSURANCE COMPANY	0.03%	\$138,841	\$143,605	\$8,081	\$46,479	32.37%
201	TRINITY UNIVERSAL INSURANCE COMPANY	0.03%	\$131,589	\$112,800	\$24,111	\$29,255	25.94%
202	NATIONAL AMERICAN INSURANCE COMPANY	0.03%	\$130,725	\$195,411	\$282,265	\$219,870	112.52%
203	AMERICAN AND FOREIGN INSURANCE CO	0.03%	\$130,455	\$169,913	\$139,417	\$15,839	9.32%
204	COOPERATIVE MUTUAL INSURANCE COMPANY	0.03%	\$128,702	\$85,202	\$0	\$18,217	21.38%
205	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.02%	\$126,303	\$122,831	\$64,003	\$115,363	93.92%
206	FIRST NATIONAL INS CO OF AMERICA	0.02%	\$123,421	\$186,590	\$16,269	\$33,842	18.14%
207	WAUSAU BUSINESS INSURANCE COMPANY	0.02%	\$122,022	\$161,712	\$52,477	\$47,260	29.22%
208	UNITED FIRE & INDEMNITY COMPANY	0.02%	\$118,420	\$18,335	\$4,134	\$16,134	88.00%
209	ASSOCIATED INDEMNITY CORPORATION	0.02%	\$117,071	\$74,655	\$870	\$64,161	85.94%
210	MARKEL INSURANCE COMPANY	0.02%	\$115,456	\$116,993	\$17,979	\$28,777	24.60%
211	AMERICAN GENERAL INDEMNITY COMPANY	0.02%	\$114,714	\$82,679	\$6,424	\$8,125	9.83%
212	SUMITOMO MARINE & FIRE INSURANCE CO OF AMER	0.02%	\$113,967	\$104,645	\$22,121	\$12,851	12.28%
213	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.02%	\$108,404	\$79,761	\$41,642	\$41,599	52.15%
214	NONPROFITS INSURANCE COMPANY	0.02%	\$106,938	\$102,573	\$33,498	\$73,963	72.11%
215	GENERAL INSURANCE CO OF AMERICA	0.02%	\$96,583	\$217,314	\$136,968	\$103,907	47.81%
216	SELECTIVE INSURANCE CO OF S CAROLINA	0.02%	\$96,133	\$107,582	\$26,132	\$62,973	58.53%
217	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.02%	\$95,186	\$161,364	\$37,259	\$47,447	29.40%
218	BANCINSURE INC	0.02%	\$79,721	\$69,700	\$13,673	\$13,673	19.62%
219	SAFECO INSURANCE CO OF AMERICA	0.02%	\$78,691	\$223,957	\$32,926	\$86,888	38.80%
220	HARLEYSVILLE INSURANCE COMPANY	0.02%	\$77,459	\$79,901	\$142,877	-\$95,483	-119.50%
221	COLONIAL AMERICAN CASUALTY AND SURETY C	0.02%	\$76,850	\$74,452	\$2,831	\$216,907	291.34%
222	ZURICH AMERICAN INS CO OF ILLINOIS	0.01%	\$76,325	\$96,441	\$5,337	\$25,018	25.94%
223	SCOTSDALE INDEMNITY COMPANY	0.01%	\$74,407	\$136,318	\$117,267	\$147,058	107.88%
224	NATIONAL FARMERS UNION STANDARD INS CO	0.01%	\$73,169	\$60,713	\$83,985	\$36,403	59.96%
225	CHEROKEE INSURANCE COMPANY	0.01%	\$69,500	\$69,500	\$0	-\$5,832	-8.39%
226	ACCEPTANCE INDEMNITY INSURANCE CO	0.01%	\$67,152	\$45,971	\$455	\$455	0.99%
227	TIG INDEMNITY COMPANY	0.01%	\$66,725	\$73,213	\$30,995	\$48,365	66.06%
228	BANKERS STANDARD INSURANCE COMPANY	0.01%	\$61,095	\$261,245	\$169,930	\$132,656	50.78%
229	LUMBERMENS UNDERWRITING ALLIANCE	0.01%	\$51,403	\$76,374	\$6,221	\$22,113	28.95%
230	AXA RE PROPERTY AND CASUALTY INS COMPANY	0.01%	\$51,357	\$27,589	\$3,784	\$14,416	52.25%
231	PENNSYLVANIA MANUFACTURERS ASSOC INS C	0.01%	\$50,595	\$45,894	\$0	-\$7,093	-15.46%
232	UTICA MUTUAL INSURANCE COMPANY	0.01%	\$47,113	\$50,553	\$54,551	-\$63,279	-125.17%
233	LIBERTY INSURANCE CORPORATION	0.01%	\$44,070	\$68,834	\$814,923	\$425,481	618.13%
234	BITUMINOUS FIRE AND MARINE INS CO	0.01%	\$43,588	\$66,462	\$593,951	\$195,446	294.07%
235	AMERICAN PROTECTION INSURANCE CO	0.01%	\$42,400	\$42,290	\$4,597	\$4,593	10.86%
236	GENERAL SECURITY NATIONAL INSURANCE CO	0.01%	\$42,274	\$42,307	\$2,380	\$58,369	137.97%
237	GUARANTY NATIONAL INSURANCE COMPANY	0.01%	\$40,147	\$40,147	\$682,143	\$539,580	1344.01%
238	GLOBE INDEMNITY COMPANY	0.01%	\$38,806	\$47,829	\$12,800	\$13,092	27.37%
239	SELECTIVE INS CO OF THE SOUTHEAST	0.01%	\$37,010	\$38,889	\$9,947	\$18,337	47.15%
240	UNITED FINANCIAL CASUALTY COMPANY	0.01%	\$36,566	\$39,071	-\$5,379	-\$12,766	-32.67%
241	AMERICAN FIRE & CASUALTY COMPANY	0.01%	\$34,701	\$34,107	\$16,959	\$18,485	54.20%
242	TRAVELERS CASUALTY AND SURETY CO	0.01%	\$30,293	\$30,293	\$4,583	\$65,192	215.20%
243	INSURANCE CORPORATION OF NEW YORK	0.01%	\$29,851	\$15,676	\$0	-\$18,493	-117.97%
244	AMERICAN INTERNATIONAL SOUTH INS CO	0.01%	\$28,024	\$28,041	\$460	\$166,809	594.88%
245	WESTFIELD INSURANCE COMPANY	0.01%	\$25,512	\$20,373	\$40	\$617	3.03%
246	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$23,166	\$53,588	\$24,814	\$1,065,814	1988.90%

**2002 PROPERTY/CASUALTY INSURANCE
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
247	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	\$23,024	\$263,406	\$146,205	\$14,618	5.55%
248	CONNECTICUT INDEMNITY COMPANY THE	0.00%	\$22,576	\$23,755	\$133,811	\$35,045	147.53%
249	AMERICAN STANDARD INS CO OF WISCONSIN	0.00%	\$22,525	\$22,585	\$104,727	\$22,361	99.01%
250	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$20,171	\$20,171	\$0	\$7,766	38.50%
251	CHICAGO INSURANCE COMPANY	0.00%	\$19,778	\$11,327	\$0	\$4,356	38.46%
252	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$19,035	-\$27,402	\$6,621	-\$1,130,900	4127.07%
253	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$19,008	\$76,634	\$289,326	\$324,789	423.82%
254	PACIFIC INDEMNITY COMPANY	0.00%	\$17,565	\$19,131	\$22,720	-\$4,836	-25.28%
255	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$14,192	\$39,463	\$5,656	-\$5,688	-14.41%
256	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	0.00%	\$13,828	\$17,241	\$0	\$8,597	49.86%
257	COLORADO CASUALTY INSURANCE COMPANY	0.00%	\$13,615	\$26,472	\$499	\$1,340	5.06%
258	CENTURY-NATIONAL INSURANCE COMPANY	0.00%	\$12,000	\$13,154	\$3,191	\$1,924	14.63%
259	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.00%	\$11,075	\$48,541	\$712	-\$137,666	-283.61%
260	GREAT DIVIDE INSURANCE COMPANY	0.00%	\$10,953	\$83,910	\$88,908	\$25,722	30.65%
261	VALIANT INS CO	0.00%	\$8,674	\$194,272	\$597,895	\$133,391	68.66%
262	ATLANTIC INSURANCE COMPANY	0.00%	\$8,474	\$35,530	\$27,529	\$46,921	132.06%
263	PROPERTY & CASUALTY INS CO OF HARTFORD	0.00%	\$6,953	\$7,101	\$246,335	\$732,858	10320.49%
264	PHOENIX INSURANCE COMPANY THE	0.00%	\$6,172	\$5,736	\$281,638	\$8,414	146.69%
265	SAFEGUARD INSURANCE COMPANY	0.00%	\$5,613	\$24,702	-\$19,484	-\$899,896	-3643.01%
266	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	\$5,092	\$66,413	\$116,244	-\$145,873	-219.65%
267	STATE NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$4,308	\$44,114	\$34,867	\$65,124	147.63%
268	ST PAUL PROPERTY & CASUALTY INS CO	0.00%	\$4,239	\$21,361	\$99,903	\$4,952	23.18%
269	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.00%	\$3,997	\$2,962	\$275	\$1,096	37.00%
270	SOUTHERN INSURANCE COMPANY	0.00%	\$3,774	\$55,856	\$21,117	\$98,045	175.53%
271	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$3,674	\$18,786	\$93,963	\$58,838	313.20%
272	FIDELITY AND CASUALTY CO OF NY	0.00%	\$3,652	\$3,652	-\$58	-\$58,894	-1612.65%
273	MILLERS MUTUAL INSURANCE ASSOCIATION	0.00%	\$2,235	\$13,959	\$88,307	\$43,622	312.50%
274	COUNTRY MUTUAL INSURANCE COMPANY	0.00%	\$1,852	\$1,852	\$0	\$44	2.38%
275	GEICO INDEMNITY COMPANY	0.00%	\$1,231	\$680	\$85	\$412	60.59%
276	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.00%	\$1,066	\$88	\$0	\$0	0.00%
277	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.00%	\$1,062	\$793	\$67	\$250	31.53%
278	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$874	\$278	\$0	\$13	4.68%
279	WINTERHUR INTERNATIONAL AMERICA INS CO	0.00%	\$713	\$2,195	\$3,187	-\$27,576	-1256.31%
280	YORK INSURANCE COMPANY	0.00%	\$678	\$678	\$0	\$0	0.00%
281	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$459	\$404	\$0	-\$63	-15.59%
282	GEICO GENERAL INS CO	0.00%	\$217	\$154	\$16	\$72	46.75%
283	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$215	\$157	\$11	\$58	36.94%
284	K-M INSURANCE COMPANY	0.00%	\$197	\$197	\$0	\$0	0.00%
285	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$63	\$63	\$6	\$43	68.25%
286	ARGONAUT INSURANCE COMPANY	0.00%	\$54	\$44	\$21	\$23	52.27%
287	UNITED SECURITY INSURANCE COMPANY	0.00%	\$28	\$11,039	\$171,079	\$516,888	4682.38%
288	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$10	\$7	\$0	\$0	0.00%
289	AMICA MUTUAL INSURANCE COMPANY	0.00%	\$9	\$159	\$45	\$44	27.67%
290	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$3	\$2	\$0	\$413	20650.00%
291	EVEREST NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$25,000	-\$13,988	N/A
292	AMERICAN SOUTHERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$80,310	N/A
293	SECURA SUPREME INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$66	N/A
294	STONINGTON INSURANCE COMPANY	0.00%	\$0	\$0	\$293,582	-\$24,479	N/A
295	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$18,106	-\$7,482	N/A
296	QUADRANT INDEMNITY INSURANCE CO	0.00%	\$0	\$624	\$0	-\$486	-77.88%
297	JEFFERSON INSURANCE COMPANY	0.00%	\$0	\$0	\$2,629	\$2,950	N/A
298	VESTA FIRE INSURANCE CORP	0.00%	\$0	\$0	\$16,500	-\$15,216	N/A
299	PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$32,400	N/A
300	AMERICAN AGRI-BUSINESS INS CO	0.00%	\$0	\$0	\$2,487	\$2,487	N/A
301	TITAN INDEMNITY COMPANY	0.00%	\$0	\$0	\$33,923	-\$46,252	N/A
302	MICHIGAN MILLERS MUTUAL INS CO	0.00%	\$0	\$1,495	\$1,789	\$17,159	1147.76%
303	PEAK PROPERTY AND CASUALTY INS CORP	0.00%	\$0	\$0	-\$758	-\$756	N/A
304	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$0	\$0	-\$60	-\$1,989	N/A
305	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$9	N/A
306	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,428	N/A
307	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$0	\$0	\$96,203	-\$128,139	N/A
308	VIGILANT INSURANCE COMPANY	0.00%	\$0	\$48	\$0	-\$5,558	-11579.17%

**2002 PROPERTY/CASUALTY INSURANCE
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
309	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5,586	N/A
310	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$0	\$0	-\$10,991	N/A
311	COREGIS INSURANCE COMPANY	0.00%	\$0	\$64,798	\$33,356	\$65,613	101.26%
312	CAMDEN FIRE INSURANCE ASSOCIATION THE	0.00%	\$0	\$0	-\$140	-\$97	N/A
313	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	\$424	N/A
314	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$0	\$0	\$0	-\$454	N/A
315	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$0	\$0	-\$5,294	N/A
316	ESURANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$178	N/A
317	WESTERN CONTINENTAL INSURANCE COMPANY	0.00%	\$0	\$0	\$20,559	\$6,977	N/A
318	UNION INSURANCE CO	0.00%	\$0	\$0	\$0	\$0	N/A
319	INSURANCE COMPANY OF THE WEST	0.00%	\$0	\$136,030	\$1,122,452	-\$93,052	-68.41%
320	AXA CORPORATE SOLUTIONS INSURANCE COMPANY	0.00%	\$0	\$0	\$780,000	\$672,832	N/A
321	FIRST LIBERTY INSURANCE CORP THE	0.00%	\$0	\$83	\$0	-\$329	-396.39%
322	GLENS FALLS INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$10,887	N/A
323	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$0	N/A
324	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$13,548	-\$15	\$370,625	2735.64%
325	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$135	N/A
326	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	\$28	N/A
327	PRUDENTIAL GENERAL INS CO	0.00%	\$0	\$0	\$0	-\$1,208	N/A
328	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	-\$1,377	N/A
329	RAMPART INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
330	HOUSTON GENERAL INS CO	0.00%	\$0	\$0	\$0	\$1,342	N/A
331	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	\$0	\$0	\$290,317	\$23,339	N/A
332	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$1,768	N/A
333	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$386	N/A
334	FAIRFIELD INSURANCE COMPANY	0.00%	\$0	\$93	\$0	\$0	0.00%
335	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	-\$3	-\$3	\$0	-\$3,910	130333.33%
336	AMERICAN HARDWARE MUTUAL INS CO	0.00%	-\$20	-\$7	-\$14	-\$4	57.14%
337	PENN AMERICA INS CO	0.00%	-\$234	-\$120	-\$156	-\$22,883	19069.17%
338	LM INSURANCE CORPORATION	0.00%	-\$291	\$5,442	\$11,674	\$6,095	112.00%
339	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	-\$323	\$23,727	\$646	-\$1,475	-6.22%
340	TRUMBULL INSURANCE COMPANY	0.00%	-\$441	\$1,762	-\$16,556	\$504,472	28630.65%
341	EVERGREEN NATIONAL INDEMNITY COMPANY	0.00%	-\$747	-\$747	\$867,936	-\$145,255	19445.11%
342	TRAVELERS INDEMNITY CO OF AMERICA	0.00%	-\$2,837	-\$3,038	\$290,096	\$133,697	-4400.82%
343	NORTH RIVER INSURANCE COMPANY THE	0.00%	-\$3,495	\$12,233	\$41,617	\$45,732	373.84%
344	INTERNATIONAL BUS & MERCANTILE REASSUR	0.00%	-\$4,104	\$18,050	\$14,962	-\$3,118	-17.27%
345	COLUMBIA INSURANCE COMPANY	0.00%	-\$4,926	\$1,433	\$0	\$43	3.00%
346	GROCCERS INSURANCE COMPANY	0.00%	-\$5,463	\$18,850	\$6,028	\$1,270	6.74%
347	XL SPECIALTY INSURANCE COMPANY	0.00%	-\$19,434	-\$19,434	\$851,881	\$502,840	-2587.42%
348	REDLAND INSURANCE COMPANY	-0.01%	-\$45,789	-\$45,169	\$108,277	\$419,019	-927.67%
349	FIRE AND CASUALTY INS CO OF CONNECTICUT	-0.03%	-\$137,250	-\$148,697	\$608,927	-\$328,202	220.72%
TOTAL		100.00%	\$510,151,872	\$482,032,524	\$266,375,844	\$331,944,682	68.86%

**TOTALS ALL BUSINESS
IN MISSOURI**

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY MUTUAL INS CO	9.15%	\$672,872,541	\$635,791,680	\$424,928,918	\$424,648,705	66.79%
2	STATE FARM MUTUAL AUTOMOBILE INS CO	8.47%	\$622,864,595	\$608,157,023	\$400,643,071	\$408,662,257	67.20%
3	STATE FARM FIRE AND CASUALTY CO	4.44%	\$326,551,007	\$307,278,608	\$220,331,545	\$202,884,166	66.03%
4	SHELTER MUTUAL INSURANCE CO	3.74%	\$275,485,313	\$264,566,349	\$175,463,550	\$189,458,687	71.61%
5	MISSOURI EMPLOYERS MUTUAL INS CO	2.34%	\$172,491,054	\$166,800,000	\$78,845,041	\$101,141,665	60.64%
6	NATIONAL UNION FIRE INSURANCE CO OF PITTSBURG	2.25%	\$165,400,862	\$171,581,432	\$61,406,534	\$117,756,511	68.63%
7	FARMERS INSURANCE COMPANY INC	1.74%	\$128,301,176	\$131,300,642	\$73,634,719	\$55,590,319	42.34%
8	ALLSTATE INSURANCE COMPANY	1.65%	\$121,069,067	\$120,474,596	\$70,933,267	\$67,874,728	56.34%
9	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.45%	\$107,017,233	\$101,845,906	\$79,843,365	\$82,352,972	80.86%
10	AMERICAN STANDARD INS CO OF WISCONSIN	1.30%	\$95,346,046	\$90,521,027	\$60,524,711	\$66,364,477	73.31%
11	SAFECO NATIONAL INSURANCE COMPANY	1.21%	\$88,934,634	\$75,870,807	\$28,057,186	\$42,813,466	56.43%
12	LIBERTY MUTUAL FIRE INSURANCE CO	1.19%	\$87,759,134	\$92,282,279	\$46,286,935	\$55,879,842	60.55%
13	CONTINENTAL CASUALTY COMPANY	1.16%	\$85,104,017	\$77,509,128	\$43,607,981	\$20,958,601	27.04%
14	MID CENTURY INSURANCE COMPANY	1.14%	\$83,703,501	\$84,005,512	\$50,905,025	\$39,519,354	47.04%
15	ZURICH AMERICAN INSURANCE COMPANY	1.12%	\$82,346,589	\$77,255,849	\$27,499,471	\$46,458,375	60.14%
16	FEDERAL INSURANCE COMPANY	1.09%	\$79,854,443	\$71,934,809	\$43,046,217	\$39,040,416	54.27%
17	AUTOMOBILE CLUB INTER-INS EXCHANGE	1.08%	\$79,468,872	\$76,354,859	\$48,340,613	\$49,482,014	64.81%
18	ST PAUL FIRE & MARINE INSURANCE CO	1.06%	\$77,645,827	\$78,254,170	\$46,480,335	\$64,595,361	82.55%
19	CINCINNATI INS CO THE	0.86%	\$63,325,346	\$58,633,859	\$34,087,992	\$34,814,996	59.38%
20	FEDERATED MUTUAL INSURANCE COMPANY	0.84%	\$61,683,095	\$58,975,043	\$36,983,205	\$41,771,447	70.83%
21	FACTORY MUTUAL INSURANCE COMPANY	0.84%	\$61,491,608	\$45,502,351	\$9,193,731	\$29,709,680	65.29%
22	TRAVELERS COMMERCIAL CASUALTY COMPANY	0.80%	\$58,530,350	\$48,154,900	\$13,884,409	\$40,228,731	83.54%
23	AMERICAN HOME ASSURANCE COMPANY	0.75%	\$55,378,930	\$42,336,835	\$18,387,910	\$47,258,902	111.63%
24	ALLSTATE PROPERTY & CASUALTY INS CO	0.67%	\$49,392,593	\$46,801,839	\$27,977,076	\$35,095,772	74.99%
25	PROGRESSIVE NORTHWESTERN INS CO	0.67%	\$49,069,684	\$40,672,882	\$18,607,281	\$23,883,834	58.72%
26	CAMERON MUTUAL INSURANCE COMPANY	0.64%	\$47,244,285	\$45,540,483	\$27,183,324	\$26,775,322	58.79%
27	AMCO INSURANCE COMPANY	0.64%	\$47,139,459	\$42,618,362	\$23,146,793	\$31,514,574	73.95%
28	HARTFORD FIRE INSURANCE COMPANY	0.63%	\$46,071,620	\$40,092,075	\$23,105,371	\$28,850,961	71.96%
29	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.62%	\$45,682,464	\$47,396,459	\$25,969,590	\$26,656,530	56.24%
30	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.62%	\$45,251,999	\$43,700,061	\$28,880,357	\$29,477,795	67.45%
31	SAFECO INSURANCE CO OF AMERICA	0.61%	\$45,190,606	\$54,795,319	\$47,683,621	\$33,837,340	61.75%
32	HARTFORD UNDERWRITERS INSURANCE CO	0.58%	\$42,774,226	\$42,105,805	\$30,407,916	\$34,661,136	82.32%
33	GLOBE INDEMNITY COMPANY	0.53%	\$39,086,647	\$8,403,107	\$332,880	\$833,859	9.92%
34	NATIONWIDE MUTUAL INSURANCE COMPANY	0.52%	\$38,372,419	\$36,119,240	\$22,927,277	\$30,305,155	83.90%
35	PROGRESSIVE HALCYON INSURANCE COMPANY	0.52%	\$38,026,571	\$37,012,476	\$17,066,243	\$18,188,409	49.14%
36	TRAVELERS INDEMNITY CO OF ILLINOIS	0.48%	\$35,126,168	\$33,274,855	\$18,946,073	\$15,143,401	45.51%
37	AMERICAN ALTERNATIVE INS CORP	0.47%	\$34,516,842	\$34,390,220	\$5,676,155	\$16,417,867	47.74%
38	UNITED FIRE AND CASUALTY COMPANY	0.47%	\$34,268,178	\$33,184,706	\$14,738,918	\$17,207,890	51.85%
39	AMERICAN STATES INSURANCE COMPANY	0.46%	\$33,836,016	\$34,526,233	\$19,197,482	\$22,334,595	64.69%
40	FIRE INSURANCE EXCHANGE	0.46%	\$33,735,849	\$32,857,112	\$23,602,003	\$19,467,230	59.25%
41	COLUMBIA MUTUAL INSURANCE CO	0.46%	\$33,555,671	\$33,150,098	\$21,442,484	\$19,805,736	59.75%
42	ALLSTATE INDEMNITY COMPANY	0.45%	\$33,228,477	\$30,332,678	\$19,831,111	\$18,233,017	60.11%
43	FIREMANS FUND INSURANCE COMPANY	0.43%	\$31,498,787	\$28,060,106	\$16,700,185	\$62,365,932	222.26%
44	AUTO OWNERS INSURANCE CO MUTUAL	0.42%	\$31,194,558	\$28,506,426	\$16,681,348	\$15,265,243	53.55%
45	NIAGARA FIRE INSURANCE COMPANY	0.42%	\$30,954,546	\$30,954,546	\$34,096,915	\$24,899,341	80.44%
46	INTERMED INSURANCE COMPANY	0.42%	\$30,751,977	\$29,247,303	\$14,171,973	\$30,206,912	103.28%
47	TRUCK INSURANCE EXCHANGE	0.40%	\$29,108,964	\$30,030,643	\$13,685,460	\$14,710,431	48.98%
48	ACE AMERICAN INSURANCE COMPANY	0.39%	\$28,886,991	\$19,992,770	\$4,801,722	\$6,331,570	31.67%
49	CONTINENTAL WESTERN INSURANCE CO	0.38%	\$27,863,037	\$25,061,408	\$11,838,736	\$11,826,915	47.19%
50	GEICO GENERAL INS CO	0.37%	\$27,424,428	\$26,615,146	\$18,010,302	\$18,585,096	69.83%
51	WESTPORT INSURANCE CORPORATION	0.37%	\$26,913,317	\$27,301,284	\$8,466,764	\$19,037,109	69.73%
52	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.36%	\$26,443,675	\$25,419,966	\$15,598,218	\$15,853,670	62.37%
53	LUMBERMENS MUTUAL CASUALTY CO	0.36%	\$26,383,488	\$25,330,680	\$10,256,935	\$12,042,275	47.54%
54	STATE AUTO PROPERTY & CASUALTY INS CO	0.35%	\$25,899,635	\$23,634,476	\$11,666,311	\$13,527,406	57.24%
55	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.35%	\$25,882,205	\$24,668,596	\$12,455,941	\$12,965,421	52.56%
56	AUTO CLUB FAMILY INSURANCE COMPANY	0.35%	\$25,482,913	\$22,658,826	\$15,644,249	\$13,079,736	57.72%
57	AMERISURE MUTUAL INSURANCE COMPANY	0.34%	\$24,678,402	\$21,720,194	\$7,975,024	\$13,625,375	62.73%
58	GENERAL CASUALTY CO OF WISCONSIN	0.33%	\$23,984,044	\$22,049,196	\$8,932,645	\$11,325,953	51.37%
59	MEDICAL ASSURANCE CO INC THE	0.32%	\$23,786,400	\$17,139,584	\$9,839,524	\$16,899,491	98.60%
60	EMPIRE FIRE AND MARINE INSURANCE CO	0.32%	\$23,239,692	\$22,034,778	\$10,680,046	\$17,665,623	80.17%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	ROYAL INSURANCE COMPANY OF AMERICA	0.31%	\$22,957,900	\$18,857,647	\$8,283,107	\$19,730,879	104.63%
62	USAA CASUALTY INSURANCE COMPANY	0.31%	\$22,605,460	\$21,715,338	\$13,980,454	\$14,653,730	67.48%
63	UNIVERSAL UNDERWRITERS INS CO	0.30%	\$22,390,895	\$20,024,896	\$8,664,156	\$11,333,251	56.60%
64	SENTRY SELECT INSURANCE COMPANY	0.30%	\$21,887,748	\$15,456,426	\$6,321,179	\$12,013,946	77.73%
65	GREAT WEST CASUALTY COMPANY	0.29%	\$21,573,699	\$21,173,166	\$10,269,090	\$13,682,398	64.62%
66	MORTGAGE GUARANTY INS CORP	0.29%	\$21,303,671	\$21,363,033	\$5,093,054	\$17,222,547	80.62%
67	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.28%	\$20,650,049	\$28,840,177	\$22,398,351	\$20,852,121	72.30%
68	AMERICAN GUARANTEE & LIABILITY INS CO	0.28%	\$20,586,042	\$17,931,761	\$6,667,514	\$8,543,303	47.64%
69	AMERICAN GROWERS INSURANCE COMPANY	0.28%	\$20,489,313	\$20,489,313	\$16,457,465	\$26,421,912	128.95%
70	SENTRY INSURANCE A MUTUAL COMPANY	0.27%	\$20,074,412	\$16,658,902	\$7,836,510	\$8,970,102	53.85%
71	EMPLOYERS MUTUAL CASUALTY COMPANY	0.27%	\$20,063,388	\$18,794,713	\$8,158,499	\$10,103,396	53.76%
72	LIBERTY MUTUAL INSURANCE COMPANY	0.27%	\$19,624,183	\$16,373,502	\$11,808,836	\$19,369,215	118.30%
73	ALLIED PROPERTY & CASUALTY INS CO	0.27%	\$19,599,872	\$17,781,564	\$11,797,195	\$11,825,491	66.50%
74	VISION SERVICE PLAN INSURANCE CO	0.27%	\$19,570,485	\$19,556,155	\$17,487,891	\$18,086,599	92.48%
75	VANLINER INSURANCE COMPANY	0.26%	\$19,411,349	\$19,673,989	\$12,884,142	\$15,789,321	80.25%
76	ROYAL INDEMNITY COMPANY	0.26%	\$19,393,733	\$18,141,471	\$11,262,119	\$17,514,382	96.54%
77	CORNERSTONE NATIONAL INSURANCE COMPANY	0.26%	\$18,940,933	\$18,944,227	\$11,466,437	\$12,707,624	67.08%
78	GRINNELL MUTUAL REINSURANCE COMPANY	0.26%	\$18,783,678	\$17,890,326	\$10,423,383	\$12,870,116	71.94%
79	GREAT NORTHERN INSURANCE COMPANY	0.25%	\$18,499,676	\$16,397,702	\$6,847,632	\$6,945,977	42.36%
80	COMMERCE AND INDUSTRY INSURANCE CO	0.25%	\$18,428,241	\$24,543,361	\$8,037,692	\$25,909,917	105.57%
81	CHICAGO INSURANCE COMPANY	0.25%	\$18,225,236	\$21,330,076	\$13,757,642	\$32,295,979	151.41%
82	TRAVELERS INDEMNITY CO OF AMERICA	0.25%	\$18,166,243	\$19,356,224	\$13,060,164	\$16,766,725	86.62%
83	PROGRESSIVE CASUALTY INSURANCE CO	0.24%	\$17,907,849	\$17,520,717	\$8,221,683	\$9,189,864	52.45%
84	DAIRYLAND INSURANCE COMPANY	0.24%	\$17,492,332	\$17,318,344	\$9,775,968	\$9,301,336	53.71%
85	OHIO CASUALTY INSURANCE COMPANY	0.23%	\$17,143,634	\$15,166,640	\$5,762,520	\$10,580,119	69.76%
86	HARTFORD CASUALTY INS CO	0.23%	\$16,813,855	\$15,765,382	\$10,639,236	\$12,175,106	77.23%
87	MARYLAND CASUALTY COMPANY	0.23%	\$16,778,411	\$13,611,988	\$3,512,004	\$6,501,269	47.76%
88	ATLANTIC MUTUAL INSURANCE COMPANY	0.23%	\$16,742,704	\$16,702,800	\$7,512,312	\$8,157,289	48.84%
89	ASSURANCE COMPANY OF AMERICA	0.23%	\$16,635,809	\$17,054,433	\$8,092,502	\$8,340,077	48.90%
90	MISSOURI HOSPITAL PLAN	0.22%	\$16,396,430	\$9,370,383	\$11,609,703	\$13,691,103	146.11%
91	GOVERNMENT EMPLOYEES INSURANCE CO	0.22%	\$16,033,197	\$15,697,774	\$9,843,409	\$9,793,991	62.39%
92	SECURITY INSURANCE COMPANY OF HARTFORD	0.21%	\$15,746,891	\$14,274,406	\$4,736,272	\$6,710,231	47.01%
93	TIG INSURANCE COMPANY	0.21%	\$15,724,150	\$17,479,915	\$6,600,416	\$15,094,973	86.36%
94	AMERICAN ECONOMY INSURANCE COMPANY	0.21%	\$15,511,241	\$15,414,513	\$9,571,054	\$9,012,350	58.47%
95	MEDICAL PROTECTIVE COMPANY	0.21%	\$15,457,336	\$13,727,657	\$16,330,158	\$10,914,806	79.51%
96	SHELTER GENERAL INS CO	0.21%	\$15,316,078	\$15,591,196	\$10,007,814	\$8,371,107	53.69%
97	CLARENDON NATIONAL INS CO	0.21%	\$15,170,668	\$11,941,468	\$9,097,728	\$11,444,723	95.84%
98	TRAVELERS INDEMNITY COMPANY	0.21%	\$15,124,953	\$14,250,364	\$24,332,976	\$38,768,582	272.05%
99	GLENS FALLS INSURANCE COMPANY THE	0.21%	\$15,116,933	\$15,847,083	\$8,245,224	\$10,785,618	68.06%
100	TWIN CITY FIRE INS CO	0.20%	\$15,058,622	\$13,493,338	\$7,674,916	\$6,380,927	47.29%
101	ST PAUL MERCURY INSURANCE COMPANY	0.20%	\$15,053,216	\$15,315,187	\$6,846,439	\$9,400,399	61.38%
102	COMBINED SPECIALTY INSURANCE COMPANY	0.20%	\$15,009,177	\$14,198,422	\$11,498,344	\$12,295,115	86.59%
103	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.20%	\$14,810,434	\$15,566,379	\$11,164,849	\$13,846,026	88.95%
104	SAVERS PROPERTY & CASUALTY INS CO	0.20%	\$14,559,452	\$13,605,299	\$3,877,862	\$6,963,396	51.18%
105	TRANSPORTATION INSURANCE COMPANY	0.20%	\$14,493,197	\$15,866,402	\$16,793,985	\$10,677,186	67.29%
106	COLUMBIA NATIONAL INSURANCE COMPANY	0.19%	\$14,269,172	\$13,490,312	\$10,375,319	\$12,789,147	94.80%
107	FARMERS INSURANCE EXCHANGE	0.19%	\$13,844,342	\$15,056,705	\$7,701,598	\$5,629,396	37.39%
108	AMERICAN AUTOMOBILE INSURANCE CO	0.19%	\$13,831,718	\$14,540,167	\$8,826,814	\$10,649,967	73.25%
109	BITUMINOUS CASUALTY CORPORATION	0.19%	\$13,745,132	\$13,196,208	\$4,843,862	\$7,640,170	57.90%
110	OWNERS INSURANCE COMPANY	0.19%	\$13,736,314	\$11,850,825	\$5,072,923	\$6,507,581	54.91%
111	GULF INSURANCE COMPANY	0.19%	\$13,703,731	\$13,648,939	\$11,143,391	\$3,981,067	29.17%
112	CHURCH MUTUAL INSURANCE COMPANY	0.19%	\$13,652,923	\$12,607,883	\$7,605,697	\$7,180,842	56.96%
113	WEST AMERICAN INSURANCE COMPANY	0.18%	\$13,478,697	\$13,418,786	\$10,216,633	\$9,100,282	67.82%
114	AMERICAN CASUALTY CO OF READING PA	0.18%	\$13,307,711	\$12,081,349	\$4,282,172	\$18,188,939	-150.55%
115	UNITED STATES FIDELITY & GUARANTY CO	0.18%	\$13,169,976	\$13,440,637	\$3,986,147	\$3,120,226	23.21%
116	LINCOLN GENERAL INSURANCE CO	0.18%	\$13,168,265	\$11,699,929	\$5,867,722	\$14,002,008	119.68%
117	GREAT AMERICAN INSURANCE COMPANY	0.18%	\$12,957,223	\$9,343,462	\$10,245,541	\$9,116,438	97.57%
118	SECURA INSURANCE A MUTUAL COMPANY	0.18%	\$12,904,897	\$12,135,367	\$7,498,429	\$5,956,159	49.08%
119	PROGRESSIVE SPECIALTY INS CO	0.17%	\$12,871,576	\$14,185,326	\$7,704,977	\$8,176,841	57.64%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.17%	\$12,723,456	\$11,797,858	\$3,267,690	\$2,382,234	20.19%
121	GUIDEONE MUTUAL INSURANCE COMPANY	0.17%	\$12,666,450	\$12,294,118	\$18,486,024	\$9,130,270	74.27%
122	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.17%	\$12,603,446	\$12,815,329	\$3,333,209	\$5,667,051	44.22%
123	GENERAL ELECTRIC MORT INS CORP	0.17%	\$12,475,247	\$12,344,285	\$1,623,198	\$1,992,093	16.14%
124	SHELBY CASUALTY INSURANCE COMPANY	0.17%	\$12,437,035	\$8,211,329	\$3,202,219	\$6,258,916	76.22%
125	AMERISURE INSURANCE COMPANY	0.17%	\$12,345,833	\$10,718,623	\$4,777,242	\$5,971,216	55.71%
126	NORTH AMERICAN SPECIALTY INS CO	0.17%	\$12,274,318	\$11,375,939	\$2,695,348	\$11,153,670	98.05%
127	ECONOMY PREMIER ASSURANCE COMPANY	0.16%	\$12,053,373	\$11,101,200	\$4,100,484	\$5,254,983	47.34%
128	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.16%	\$11,750,399	\$9,726,362	\$5,951,536	\$8,257,683	84.90%
129	DEPOSITORS INSURANCE COMPANY	0.16%	\$11,733,340	\$11,237,720	\$8,062,110	\$8,722,328	77.62%
130	PHILADELPHIA INDEMNITY INSURANCE CO	0.16%	\$11,604,776	\$9,657,855	\$3,743,052	\$4,323,890	44.77%
131	OMAHA PROPERTY AND CASUALTY INS CO	0.16%	\$11,490,578	\$10,673,348	\$6,742,883	\$6,313,886	59.16%
132	BENCHMARK INSURANCE COMPANY	0.15%	\$11,303,539	\$10,444,550	\$8,113,279	\$8,644,417	82.76%
133	PMI MORTGAGE INS CO	0.15%	\$11,238,544	\$11,156,695	\$3,387,274	\$4,549,057	40.77%
134	PACIFIC EMPLOYERS INSURANCE COMPANY	0.15%	\$11,095,175	\$9,847,458	\$2,592,916	\$1,049,093	10.65%
135	STANDARD FIRE INSURANCE COMPANY	0.15%	\$10,993,741	\$9,962,989	\$9,422,347	\$8,030,970	80.61%
136	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.15%	\$10,804,854	\$10,164,859	\$5,384,213	\$6,925,840	68.14%
137	CHICAGO TITLE INSURANCE CO	0.14%	\$10,572,976	\$9,092,112	\$1,204,201	\$1,144,749	12.58%
138	OMNI INSURANCE COMPANY	0.14%	\$10,504,981	\$10,007,204	\$5,648,678	\$7,126,124	71.21%
139	AMERICAN MOTORISTS INSURANCE CO	0.14%	\$10,492,182	\$10,075,520	\$7,986,167	\$3,196,922	31.73%
140	NORTHLAND INSURANCE COMPANY	0.14%	\$10,475,467	\$10,259,797	\$7,588,590	\$6,828,904	66.56%
141	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.14%	\$10,379,012	\$10,286,047	\$9,498,803	\$9,592,101	93.25%
142	EMPLOYERS REINSURANCE CORPORATION	0.14%	\$10,372,734	\$10,196,420	\$5,723,788	\$3,394,194	33.29%
143	CONTINENTAL INSURANCE COMPANY THE	0.14%	\$10,192,439	\$8,750,346	\$8,429,155	\$5,537,399	63.28%
144	GATEWAY INSURANCE COMPANY	0.14%	\$10,140,317	\$11,053,334	\$6,857,556	\$6,989,143	63.23%
145	FIREMENS INS CO OF NEWARK NEW JERSEY	0.14%	\$10,039,297	\$5,210,964	\$4,216,307	\$4,308,659	82.68%
146	ONEBEACON AMERICA INSURANCE COMPANY	0.14%	\$10,011,912	\$12,048,759	\$9,590,185	\$1,297,980	10.77%
147	FIDELITY AND DEPOSIT CO MARYLAND	0.13%	\$9,834,585	\$9,805,234	\$3,002,827	\$3,508,143	35.78%
148	UNITED GUARANTY RESIDENTIAL INS CO	0.13%	\$9,717,907	\$9,875,320	\$1,242,034	\$1,874,036	18.98%
149	RLI INSURANCE COMPANY	0.13%	\$9,578,021	\$8,168,746	\$2,132,622	\$2,453,519	30.04%
150	BAR PLAN MUTUAL INSURANCE CO THE	0.13%	\$9,556,921	\$9,176,266	\$1,527,881	\$1,129,421	12.31%
151	XL SPECIALTY INSURANCE COMPANY	0.13%	\$9,551,244	\$7,134,285	\$1,787,790	\$3,234,992	45.34%
152	GREAT AMERICAN ASSURANCE COMPANY	0.13%	\$9,531,543	\$7,722,515	\$2,542,524	\$4,256,219	55.11%
153	PROPERTY & CASUALTY INS CO OF HARTFORD	0.13%	\$9,517,987	\$7,029,639	\$3,083,587	\$4,678,523	66.55%
154	ALLIANZ INSURANCE COMPANY	0.13%	\$9,448,019	\$8,768,591	\$11,887,601	\$10,786,908	123.02%
155	AMERICAN BANKERS INS CO OF FLORIDA	0.13%	\$9,334,332	\$9,365,488	\$2,909,343	\$2,710,585	28.94%
156	RURAL COMMUNITY INSURANCE COMPANY	0.13%	\$9,245,830	\$7,466,441	\$10,352,941	\$10,018,840	134.18%
157	ONEBEACON INSURANCE COMPANY	0.13%	\$9,238,702	\$9,183,122	\$6,841,539	\$2,373,736	-25.85%
158	WESTCHESTER FIRE INSURANCE COMPANY	0.13%	\$9,200,660	\$7,965,618	\$7,674,433	\$10,043,350	126.08%
159	GEICO INDEMNITY COMPANY	0.12%	\$9,080,130	\$8,507,946	\$4,738,824	\$4,588,861	53.94%
160	EXECUTIVE RISK INDEMNITY INC	0.12%	\$9,072,579	\$9,253,016	\$16,938,177	\$21,609,948	233.54%
161	FARMERS ALLIANCE MUTUAL INS CO	0.12%	\$8,985,516	\$8,662,392	\$5,229,880	\$5,970,068	68.92%
162	AMERICAN SECURITY INSURANCE COMPANY	0.12%	\$8,903,206	\$8,671,137	\$2,473,907	\$2,545,763	29.36%
163	INSURANCE CO OF THE STATE OF PA	0.12%	\$8,778,264	\$11,589,773	\$3,350,584	\$7,632,327	65.85%
164	ARGONAUT GREAT CENTRAL INSURANCE CO	0.12%	\$8,728,489	\$7,993,257	\$4,181,447	\$4,191,608	52.44%
165	MIDWESTERN INDEMNITY COMPANY THE	0.12%	\$8,544,932	\$1,537,082	\$225,654	\$667,679	43.44%
166	SAGAMORE INSURANCE COMPANY	0.12%	\$8,492,857	\$7,426,074	\$3,112,703	\$2,917,999	39.29%
167	FIRST AMERICAN TITLE INSURANCE CO	0.11%	\$8,458,918	\$8,235,496	\$1,046,823	\$872,037	10.59%
168	NATIONAL CASUALTY COMPANY	0.11%	\$8,412,825	\$7,767,638	\$3,486,778	\$3,249,663	41.84%
169	METROPOLITAN GROUP PROP & CAS INS CO	0.11%	\$8,367,126	\$7,977,448	\$5,100,508	\$5,505,484	69.03%
170	REPUBLIC MORTGAGE INSURANCE COMPANY	0.11%	\$8,191,520	\$8,365,012	\$1,336,101	\$1,732,682	20.71%
171	DOCTORS COMPANY AN INTERINS EXCHANGE	0.11%	\$8,156,835	\$4,749,552	\$3,402,714	\$3,280,459	69.07%
172	AMERICAN INSURANCE COMPANY THE	0.11%	\$8,030,088	\$8,147,853	\$7,923,232	\$8,196,701	100.60%
173	VIGILANT INSURANCE COMPANY	0.11%	\$8,001,737	\$7,552,923	\$3,945,274	\$3,706,679	49.08%
174	AMERICAN MANUFACTURERS MUTUAL INS CO	0.11%	\$7,995,689	\$8,179,361	\$5,759,494	\$8,079,458	98.78%
175	RADIAN GUARANTY INC	0.11%	\$7,987,350	\$8,180,287	\$2,815,090	\$3,554,108	43.45%
176	METROPOLITAN PROPERTY & CASUALTY INS CO	0.11%	\$7,959,687	\$7,705,248	\$4,836,130	\$5,327,440	69.14%
177	AMERICAN MODERN HOME INSURANCE CO	0.11%	\$7,873,239	\$7,230,692	\$3,387,897	\$3,242,860	44.85%
178	COUNTRY MUTUAL INSURANCE COMPANY	0.11%	\$7,728,137	\$7,161,853	\$4,601,200	\$4,256,581	59.43%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	INTERSTATE INDEMNITY COMPANY	0.10%	\$7,666,776	\$7,385,600	\$4,259,593	\$164,283	2.22%
180	INDIANA LUMBERMENS MUTUAL INS CO	0.10%	\$7,440,507	\$6,918,946	\$2,975,710	\$4,663,456	67.40%
181	AFFILIATED FM INSURANCE COMPANY	0.10%	\$7,434,627	\$6,386,708	\$2,144,119	-\$555,343	-8.70%
182	UNITED STATES FIRE INSURANCE CO	0.10%	\$7,429,192	\$7,195,715	\$8,289,847	\$7,928,012	110.18%
183	PROTECTIVE INSURANCE COMPANY	0.10%	\$7,347,446	\$7,335,039	\$0	\$6,750,526	92.03%
184	FIDELITY NATIONAL TITLE INSURANCE CO	0.10%	\$7,162,477	\$6,992,368	\$895,949	-\$64,932	-0.93%
185	OLD REPUBLIC INSURANCE COMPANY	0.10%	\$7,104,425	\$6,566,867	\$4,320,923	\$2,540,602	38.59%
186	FOREMOST INSURANCE CO	0.10%	\$7,067,523	\$5,371,056	\$2,474,253	\$2,968,108	55.26%
187	AGRI GENERAL INSURANCE COMPANY	0.10%	\$7,021,527	\$6,848,120	\$6,025,622	\$7,584,899	110.76%
188	CAROLINA CASUALTY INSURANCE COMPANY	0.10%	\$7,018,700	\$5,769,955	\$5,699,638	\$5,467,230	94.75%
189	LYNDON PROPERTY INSURANCE COMPANY	0.09%	\$6,898,530	\$8,763,863	\$14,384,809	\$14,690,611	167.63%
190	CHARTER INDEMNITY COMPANY	0.09%	\$6,802,329	\$4,363,300	\$1,699,350	\$3,254,255	74.58%
191	PACIFIC INDEMNITY COMPANY	0.09%	\$6,775,207	\$6,650,890	\$3,412,702	\$2,513,417	37.79%
192	CANAL INSURANCE COMPANY	0.09%	\$6,713,517	\$5,394,597	\$1,793,566	\$2,550,126	47.27%
193	AUTOMOBILE INS CO OF HARTFORD CT	0.09%	\$6,652,051	\$5,967,548	\$4,216,155	\$4,425,283	74.16%
194	BROTHERHOOD MUTUAL INSURANCE CO	0.09%	\$6,506,162	\$5,985,844	\$3,266,932	\$3,325,394	55.55%
195	COMMONWEALTH LAND TITLE INS CO	0.09%	\$6,464,256	\$5,596,196	\$1,114,952	\$1,413,262	25.25%
196	LIBERTY INSURANCE CORPORATION	0.09%	\$6,354,362	\$6,617,059	\$7,750,899	\$4,022,025	60.78%
197	GUIDEONE ELITE INSURANCE COMPANY	0.09%	\$6,318,638	\$6,013,927	\$3,680,189	\$3,794,738	63.10%
198	MUTUAL PROTECTIVE INS CO	0.09%	\$6,296,787	\$6,063,355	\$2,427,304	\$2,799,571	46.17%
199	GEICO CASUALTY COMPANY	0.09%	\$6,285,266	\$6,358,409	\$3,209,374	\$3,460,822	54.43%
200	LITITZ MUTUAL INSURANCE COMPANY	0.08%	\$6,202,632	\$5,457,096	\$5,346,189	\$5,037,253	92.31%
201	BALBOA INSURANCE COMPANY	0.08%	\$6,184,034	\$5,483,525	\$3,464,755	\$4,129,668	75.31%
202	ILLINOIS NATIONAL INSURANCE COMPANY	0.08%	\$6,154,849	\$4,757,053	\$3,764,715	\$3,364,369	70.72%
203	STEWART TITLE GUARANTY COMPANY	0.08%	\$6,133,440	\$5,171,473	\$569,902	\$803,187	15.53%
204	SAFETY NATIONAL CASUALTY CORPORATION	0.08%	\$5,924,512	\$5,634,594	\$2,073,196	\$124,918	2.22%
205	PHOENIX INSURANCE COMPANY THE	0.08%	\$5,903,166	\$4,756,685	\$2,597,520	\$2,129,547	44.77%
206	GREENWICH INSURANCE COMPANY	0.08%	\$5,823,364	\$6,388,009	\$1,560,867	\$1,415,351	22.16%
207	OAK RIVER INSURANCE COMPANY	0.08%	\$5,812,711	\$5,055,157	\$1,599,635	\$3,769,157	74.56%
208	NATIONAL INDEMNITY COMPANY	0.08%	\$5,792,262	\$4,982,854	\$1,614,638	\$1,981,413	39.76%
209	CINCINNATI CASUALTY COMPANY THE	0.08%	\$5,729,248	\$6,070,438	\$2,835,333	\$2,865,374	47.20%
210	AMBAC ASSURANCE CORPORATION	0.08%	\$5,700,643	\$2,575,075	\$37,267	\$31,704	1.23%
211	CAPITOL INDEMNITY CORPORATION	0.08%	\$5,640,632	\$6,221,861	\$2,836,442	\$5,205,848	83.67%
212	NATIONAL INSURANCE ASSOCIATION	0.08%	\$5,596,515	\$6,917,800	\$6,197,923	\$4,531,950	65.51%
213	MILLERS MUTUAL INSURANCE ASSOCIATION	0.08%	\$5,592,824	\$5,552,286	\$5,427,303	\$3,551,919	63.97%
214	AMERICAN AND FOREIGN INSURANCE CO	0.07%	\$5,487,422	\$6,173,209	\$3,703,656	\$5,494,040	89.00%
215	AMERICAN FAMILY HOME INSURANCE COMPANY	0.07%	\$5,453,129	\$6,815,228	\$3,813,267	\$3,488,989	51.19%
216	TRANSCONTINENTAL INSURANCE COMPANY	0.07%	\$5,414,539	\$7,080,209	\$8,159,400	\$3,711,022	52.41%
217	NATIONAL GENERAL ASSURANCE COMPANY	0.07%	\$5,334,969	\$5,378,038	\$3,529,913	\$3,437,772	63.92%
218	MILLERS CLASSIFIED INSURANCE COMPANY	0.07%	\$5,286,712	\$5,203,482	\$3,834,055	\$3,180,512	61.12%
219	MBIA INSURANCE CORPORATION	0.07%	\$5,277,495	\$3,804,091	\$0	\$0	0.00%
220	RANGER INSURANCE COMPANY	0.07%	\$5,245,167	\$4,255,079	\$3,419,982	\$2,035,658	47.84%
221	LANCER INSURANCE COMPANY	0.07%	\$5,211,434	\$4,867,317	\$1,289,941	\$7,437,181	152.80%
222	TICO INSURANCE COMPANY	0.07%	\$5,196,080	\$5,607,594	\$3,894,560	\$4,258,722	75.95%
223	CUMIS INSURANCE SOCIETY INC	0.07%	\$5,090,816	\$4,776,331	\$3,673,017	\$2,624,666	54.95%
224	TRADERS INSURANCE COMPANY	0.07%	\$5,057,010	\$4,772,958	\$3,321,791	\$2,390,964	50.09%
225	INSURANCE CORPORATION OF HANNOVER	0.07%	\$5,040,701	\$3,849,915	\$1,133,857	\$2,077,647	53.97%
226	FOREMOST SIGNATURE INSURANCE COMPANY	0.07%	\$5,032,875	\$4,867,746	\$2,618,220	\$2,767,292	56.85%
227	FINANCIAL SECURITY ASSUR INC	0.07%	\$5,009,713	\$1,205,334	\$0	\$0	0.00%
228	AMERICAN PROTECTION INSURANCE CO	0.07%	\$4,943,281	\$4,976,717	\$5,742,164	\$11,471,175	230.50%
229	CHARTER OAK FIRE INSURANCE CO THE	0.07%	\$4,915,028	\$4,794,696	\$4,090,772	\$945,777	19.73%
230	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.07%	\$4,889,440	\$4,660,794	\$3,445,407	\$3,878,639	83.22%
231	WINDSOR INSURANCE COMPANY	0.07%	\$4,790,264	\$5,565,138	\$3,247,514	\$3,270,113	58.76%
232	HARCO NATIONAL INSURANCE COMPANY	0.06%	\$4,753,410	\$4,046,365	\$1,778,667	\$3,409,550	84.26%
233	PHARMACISTS MUTUAL INSURANCE COMPANY	0.06%	\$4,661,859	\$4,469,874	\$1,987,385	\$824,841	18.45%
234	WESTERN SURETY COMPANY	0.06%	\$4,630,042	\$4,116,014	\$1,060,954	\$1,083,041	26.31%
235	AMERICAN INTERNATIONAL INS CO	0.06%	\$4,581,565	\$4,475,233	\$2,938,395	\$2,971,220	66.39%
236	NORTHERN INSURANCE CO OF NEW YORK	0.06%	\$4,561,279	\$5,976,234	\$3,962,568	\$5,717,042	95.66%
237	FORT WAYNE HEALTH & CASUALTY INSURANCE COMPANY	0.06%	\$4,554,650	\$4,575,686	\$4,627,329	\$2,687,723	58.74%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
238	WESTERN AGRICULTURAL INSURANCE COMPANY	0.06%	\$4,518,794	\$3,527,921	\$2,320,993	\$3,019,368	85.58%
239	AMERICAN EMPLOYERS INSURANCE CO	0.06%	\$4,477,666	\$5,834,118	\$6,042,017	\$6,461,592	110.76%
240	OLD RELIABLE CASUALTY COMPANY	0.06%	\$4,467,009	\$4,448,911	\$1,843,143	\$1,772,452	39.84%
241	AIU INSURANCE COMPANY	0.06%	\$4,465,751	\$4,248,458	\$4,414,471	\$3,401,917	80.07%
242	NATIONAL SURETY CORPORATION	0.06%	\$4,461,883	\$4,813,135	\$3,430,487	\$15,254,003	316.92%
243	REGENT INSURANCE COMPANY	0.06%	\$4,453,813	\$4,428,123	\$2,283,039	\$1,955,420	44.16%
244	HARTFORD STEAM BOILER INSPECTION & INS	0.06%	\$4,417,290	\$4,343,029	\$739,969	\$1,885,651	43.42%
245	GENERAL INSURANCE CO OF AMERICA	0.06%	\$4,371,610	\$6,214,679	\$4,358,752	\$5,005,689	80.55%
246	AMEX ASSURANCE COMPANY	0.06%	\$4,332,900	\$4,127,585	\$1,838,079	\$1,938,231	46.96%
247	ZURICH AMERICAN INS CO OF ILLINOIS	0.06%	\$4,308,751	\$3,898,531	\$1,501,154	\$2,098,937	53.84%
248	MIDWEST EMPLOYERS CASUALTY COMPANY	0.06%	\$4,273,290	\$3,615,977	\$213,023	\$1,245,255	34.44%
249	A F & L INSURANCE COMPANY	0.06%	\$4,135,686	\$3,960,933	\$1,196,070	\$1,278,727	32.28%
250	DISCOVER PROPERTY AND CASUALTY INSURANCE CO	0.06%	\$4,047,551	\$3,661,455	\$219,732	\$1,437,596	39.26%
251	MENDOTA INSURANCE COMPANY	0.05%	\$4,024,704	\$4,794,660	\$2,970,770	\$3,645,635	76.04%
252	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.05%	\$4,023,031	\$3,726,985	\$2,718,414	\$3,082,843	82.72%
253	FEDERATED SERVICE INSURANCE COMPANY	0.05%	\$3,965,533	\$4,127,258	\$2,170,433	\$2,854,566	69.16%
254	ZENITH INSURANCE COMPANY	0.05%	\$3,963,439	\$3,670,057	\$1,536,280	\$2,936,220	80.00%
255	FAIRFIELD INSURANCE COMPANY	0.05%	\$3,954,098	\$5,070,411	\$2,334,498	\$5,773,577	113.87%
256	AVEMCO INSURANCE COMPANY	0.05%	\$3,922,414	\$3,981,038	\$4,732,265	\$2,816,297	70.74%
257	HARTFORD INSURANCE CO OF MIDWEST THE	0.05%	\$3,920,099	\$3,042,606	\$733,270	\$1,309,112	43.03%
258	LAWYERS TITLE INSURANCE CORPORATION	0.05%	\$3,914,712	\$3,370,561	\$827,580	\$916,705	27.20%
259	TRAVELERS PROPERTY CASUALTY INSURANCE CO OF ILL	0.05%	\$3,878,915	\$2,935,451	\$1,409,313	\$1,811,440	61.71%
260	MICHIGAN MILLERS MUTUAL INS CO	0.05%	\$3,813,569	\$3,299,150	\$1,513,759	\$2,447,647	74.19%
261	VALLEY FORGE INSURANCE COMPANY	0.05%	\$3,788,585	\$4,712,254	\$3,251,047	\$4,685,132	99.42%
262	DIAMOND INSURANCE COMPANY	0.05%	\$3,775,963	\$3,024,551	\$2,179,769	\$2,862,581	94.64%
263	OCCIDENTAL FIRE & CAS CO OF NC	0.05%	\$3,735,000	\$3,781,506	\$2,434,723	\$5,550,030	146.77%
264	CENTRAL STATES INDEMNITY CO OF OMAHA	0.05%	\$3,722,450	\$3,722,450	\$860,543	\$744,411	20.00%
265	WORKMENS AUTO INSURANCE COMPANY	0.05%	\$3,722,149	\$4,378,543	\$2,584,857	\$2,378,635	54.32%
266	ST PAUL GUARDIAN INSURANCE COMPANY	0.05%	\$3,707,076	\$6,798,637	\$5,189,510	\$4,363,726	64.19%
267	CENTENNIAL INSURANCE COMPANY	0.05%	\$3,704,012	\$3,389,526	\$2,085,062	\$1,236,498	36.48%
268	FARMLAND MUTUAL INSURANCE COMPANY	0.05%	\$3,677,004	\$4,069,532	\$1,380,450	\$2,767,069	67.99%
269	FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.05%	\$3,661,095	\$3,337,509	\$1,493,441	\$2,020,143	60.53%
270	TRAVCO INSURANCE COMPANY	0.05%	\$3,659,986	\$3,791,597	\$1,986,359	\$1,561,484	41.18%
271	HANOVER INSURANCE COMPANY THE	0.05%	\$3,599,749	\$3,347,098	\$1,636,125	\$414,045	12.37%
272	OLD REPUBLIC NATIONAL TITLE INS CO	0.05%	\$3,562,986	\$2,194,440	\$549,046	\$13,173	0.60%
273	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.05%	\$3,562,701	\$4,335,986	\$2,296,303	\$1,952,301	45.03%
274	NEW HAMPSHIRE INSURANCE COMPANY	0.05%	\$3,540,977	\$3,351,017	\$1,888,372	\$3,657,466	109.14%
275	FARMERS MUTUAL HAIL INS CO OF IOWA	0.05%	\$3,520,125	\$3,475,093	\$1,576,496	\$1,734,680	49.92%
276	FIDELITY AND GUARANTY INSURANCE COMPANY	0.05%	\$3,448,860	\$3,782,341	\$2,417,784	\$434,516	11.49%
277	WAUSAU UNDERWRITERS INS CO	0.05%	\$3,425,011	\$4,065,247	\$5,665,010	\$11,376,633	279.85%
278	HAULERS INSURANCE COMPANY INC	0.05%	\$3,391,032	\$2,914,881	\$1,382,077	\$1,677,483	57.55%
279	AMERICAN ROAD INSURANCE COMPANY	0.05%	\$3,326,234	\$3,921,303	\$2,009,544	\$764,594	19.50%
280	SECURITY NATIONAL INSURANCE COMPANY	0.04%	\$3,308,486	\$3,720,068	\$2,862,145	\$3,462,918	93.09%
281	MOTORS INSURANCE CORPORATION	0.04%	\$3,305,191	\$4,205,623	\$1,526,077	\$1,570,555	37.34%
282	KANSAS BANKERS SURETY COMPANY THE	0.04%	\$3,300,055	\$3,204,177	\$1,007,641	\$851,282	26.57%
283	STATEWIDE INSURANCE COMPANY	0.04%	\$3,293,463	\$3,499,258	\$2,229,315	\$2,558,365	73.11%
284	NATIONAL LIABILITY & FIRE INS CO	0.04%	\$3,265,057	\$2,784,218	\$561,211	\$2,789,634	100.19%
285	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO	0.04%	\$3,253,385	\$3,192,944	\$2,051,977	\$2,480,553	77.69%
286	AMERICAN STATES PREFERRED INS CO	0.04%	\$3,243,222	\$3,249,146	\$2,877,151	\$2,168,183	66.73%
287	WINTERHUR INTERNATIONAL AMERICA INSURANCE CO	0.04%	\$3,196,726	\$2,052,372	\$66,070	\$2,184,018	106.41%
288	TRUMBULL INSURANCE COMPANY	0.04%	\$3,181,403	\$3,265,973	\$1,962,010	\$2,665,797	81.62%
289	ARCH INSURANCE COMPANY	0.04%	\$3,099,747	\$2,773,563	\$1,631,420	\$1,544,246	55.68%
290	ELECTRIC INSURANCE COMPANY	0.04%	\$3,038,167	\$2,716,117	\$2,386,768	\$3,046,850	112.18%
291	STATE AUTOMOBILE MUTUAL INS CO	0.04%	\$3,023,278	\$3,033,614	\$1,096,709	\$1,434,775	47.30%
292	FIRST SPECIALTY INSURANCE CORPORATION	0.04%	\$3,009,779	\$2,230,986	\$-10,652	\$-202,330	-9.07%
293	YOUNG AMERICA INSURANCE COMPANY	0.04%	\$3,004,092	\$2,985,859	\$1,378,624	\$1,543,537	51.69%
294	TRAVELERS CASUALTY AND SURETY CO	0.04%	\$2,959,010	\$1,919,002	\$2,590,414	\$-400,399	-20.86%
295	CINCINNATI INDEMNITY COMPANY INC	0.04%	\$2,952,321	\$2,086,610	\$275,352	\$1,456,502	69.80%
296	INSURANCE COMPANY OF NORTH AMERICA	0.04%	\$2,910,703	\$1,675,717	\$2,224,491	\$408,008	24.35%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
297	NATIONAL FIRE INS CO OF HARTFORD	0.04%	\$2,899,319	\$3,755,288	\$1,826,048	\$3,677,054	97.92%
298	GRANITE STATE INSURANCE COMPANY	0.04%	\$2,880,330	\$1,894,055	\$2,532,925	\$18,000	0.95%
299	TRANSNATION TITLE INSURANCE COMPANY	0.04%	\$2,858,125	\$2,600,279	\$1,106,907	\$905,471	34.82%
300	GUIDEONE AMERICA INSURANCE COMPANY	0.04%	\$2,838,033	\$2,561,763	\$1,455,733	\$1,768,619	69.04%
301	MISSOURI PROPERTY INS PLACEMENT FACILIT	0.04%	\$2,808,784	\$2,760,121	\$1,614,249	\$1,398,884	50.68%
302	NATIONWIDE AGRIBUSINESS INS CO	0.04%	\$2,780,988	\$2,212,602	\$2,761,782	\$939,417	42.46%
303	STATE AUTO NATIONAL INSURANCE COMPANY	0.04%	\$2,760,904	\$2,241,382	\$1,312,546	\$1,823,667	81.36%
304	CATERPILLAR INSURANCE COMPANY	0.04%	\$2,738,012	\$827,561	\$458,477	\$707,912	85.54%
305	COUNTRY PREFERRED INSURANCE COMPANY	0.04%	\$2,716,740	\$2,497,680	\$1,290,152	\$1,383,810	55.40%
306	AMERICAN ZURICH INSURANCE COMPANY	0.04%	\$2,703,341	\$2,126,765	\$1,538,384	\$1,631,427	76.71%
307	AMERICAN PIONEER TITLE INSURANCE COMPANY	0.04%	\$2,641,483	\$2,651,540	\$339,128	\$415,037	15.65%
308	FIRST COLONIAL INSURANCE COMPANY	0.04%	\$2,630,871	\$223,299	\$604,185	\$607,299	271.97%
309	NATIONAL GENERAL INS CO	0.04%	\$2,587,043	\$2,637,622	\$2,287,866	\$1,797,523	68.15%
310	TRANSGUARD INS CO OF AMERICA INC	0.04%	\$2,581,111	\$2,640,545	\$2,298,750	\$1,452,148	54.99%
311	SIRIUS AMERICA INSURANCE COMPANY	0.04%	\$2,575,933	\$1,895,336	\$285,627	\$1,301,968	68.69%
312	MARKEL AMERICAN INSURANCE COMPANY	0.03%	\$2,502,443	\$2,216,293	\$471,804	\$2,335,409	105.37%
313	LIBERTY INSURANCE UNDERWRITERS INC.	0.03%	\$2,501,154	\$2,027,238	\$136,437	\$17,448,600	860.71%
314	HARTFORD ACCIDENT & INDEMNITY CO	0.03%	\$2,494,559	\$2,756,361	\$2,432,341	\$2,157,868	78.29%
315	CALIFORNIA INDEMNITY INSURANCE COMPANY	0.03%	\$2,486,045	\$2,504,293	\$1,192,598	\$1,245,718	49.74%
316	COREGIS INSURANCE COMPANY	0.03%	\$2,462,010	\$1,060,351	\$291,478	\$1,356,442	127.92%
317	AMERICAN AGRICULTURAL INSURANCE CO	0.03%	\$2,453,432	\$2,453,432	\$2,402,596	\$1,523,848	62.11%
318	CIVIC PROPERTY & CASUALTY CO	0.03%	\$2,410,073	\$2,065,360	\$2,487,901	\$2,855,377	138.25%
319	ASSOCIATED INDEMNITY CORPORATION	0.03%	\$2,396,557	\$2,113,303	\$1,675,756	\$1,376,197	65.12%
320	STATE NATIONAL INSURANCE COMPANY INC	0.03%	\$2,357,972	\$2,100,855	\$727,089	\$937,741	44.64%
321	AMICA MUTUAL INSURANCE COMPANY	0.03%	\$2,356,406	\$2,224,435	\$1,289,036	\$1,421,683	63.91%
322	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.03%	\$2,352,222	\$1,900,179	\$1,010,234	\$1,240,207	65.27%
323	AMERICAN NATIONAL GENERAL INS CO	0.03%	\$2,334,652	\$2,166,479	\$1,232,748	\$1,281,408	59.15%
324	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.03%	\$2,312,049	\$2,199,117	\$1,355,381	\$2,967,410	134.94%
325	USAA GENERAL INDEMNITY COMPANY	0.03%	\$2,310,795	\$2,283,498	\$878,562	\$983,685	43.08%
326	DAIMLERCHRYSLER INSURANCE COMPANY	0.03%	\$2,303,458	\$2,869,438	\$2,876,833	\$3,403,429	118.61%
327	TRI STATE INSURANCE CO OF MINNESOTA	0.03%	\$2,260,761	\$2,056,242	\$1,750,088	\$1,684,267	81.91%
328	SAFEGUARD INSURANCE COMPANY	0.03%	\$2,259,951	\$2,748,369	\$1,910,579	\$863,718	31.43%
329	SECURA SUPREME INSURANCE COMPANY	0.03%	\$2,252,254	\$1,676,196	\$692,831	\$819,713	48.90%
330	GENESIS INSURANCE COMPANY	0.03%	\$2,221,768	\$1,797,115	\$229,631	\$860,478	47.88%
331	TEACHERS INSURANCE COMPANY	0.03%	\$2,206,811	\$2,157,319	\$1,600,266	\$1,345,135	62.35%
332	PEERLESS INSURANCE COMPANY	0.03%	\$2,153,595	\$351,796	\$12,922	\$136,200	38.72%
333	AMERICAN INTERSTATE INS CO	0.03%	\$2,134,542	\$2,666,217	\$3,526,017	\$2,214,303	83.05%
334	GUARANTY NATIONAL INSURANCE COMPANY	0.03%	\$2,130,136	\$9,296,983	\$6,923,238	\$5,345,126	57.49%
335	REPUBLIC WESTERN INS CO	0.03%	\$2,115,763	\$3,101,490	\$1,449,450	\$455,488	14.69%
336	CONNECTICUT INDEMNITY COMPANY THE	0.03%	\$2,097,066	\$2,241,251	\$3,649,377	\$1,392,780	62.14%
337	INTERLEX INSURANCE COMPANY	0.03%	\$2,061,973	\$2,416,628	\$148,000	\$309,918	12.82%
338	LEADER INSURANCE COMPANY	0.03%	\$2,052,481	\$2,050,165	\$664,090	\$1,114,566	54.36%
339	BCS INSURANCE COMPANY	0.03%	\$2,045,826	\$2,173,044	\$1,783,913	\$1,973,745	90.83%
340	HAWKEYE SECURITY INSURANCE COMPANY	0.03%	\$1,971,246	\$301,116	\$8,936	\$98,887	32.84%
341	METROPOLITAN GENERAL INS CO	0.03%	\$1,959,848	\$2,089,475	\$1,371,019	\$1,301,939	62.31%
342	QBE INSURANCE CORPORATION	0.03%	\$1,952,836	\$1,185,769	\$209,786	\$298,057	25.14%
343	NORTHFIELD INSURANCE COMPANY	0.03%	\$1,952,410	\$1,810,239	\$463,437	\$691,995	38.23%
344	SPECIALTY NATIONAL INSURANCE COMPANY	0.03%	\$1,944,722	\$1,637,312	\$547,661	\$216,529	13.22%
345	FINANCIAL GUARANTY INSURANCE COMPANY	0.03%	\$1,937,298	\$2,247,647	\$0	\$0	0.00%
346	FAIRMONT INSURANCE COMPANY	0.03%	\$1,931,809	\$2,495,363	\$4,455,956	\$3,107,063	124.51%
347	ALLIANCE INSURANCE COMPANY INC	0.03%	\$1,923,832	\$1,881,800	\$1,177,293	\$978,815	52.01%
348	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.03%	\$1,919,533	\$1,864,309	\$1,239,978	\$1,283,180	68.83%
349	MEDICAL LIABILITY ALLIANCE	0.03%	\$1,896,282	\$825,582	\$375,000	\$829,000	100.41%
350	AMERICAN CENTRAL INSURANCE COMPANY	0.03%	\$1,881,373	\$3,806,469	\$1,494,114	-\$11,186,096	-293.87%
351	MARKEL INSURANCE COMPANY	0.03%	\$1,858,269	\$1,556,347	\$466,089	\$686,776	44.13%
352	TRINITY UNIVERSAL INSURANCE COMPANY	0.02%	\$1,817,097	\$1,221,418	\$373,023	\$130,845	10.71%
353	MIC GENERAL INSURANCE CORPORATION	0.02%	\$1,814,183	\$1,751,809	\$1,227,286	\$1,394,813	79.62%
354	ATHENA ASSURANCE COMPANY	0.02%	\$1,799,855	\$1,814,425	\$885,959	\$861,856	47.50%
355	GRINNELL SELECT INSURANCE COMPANY	0.02%	\$1,792,556	\$1,716,459	\$865,836	\$1,053,903	61.40%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
356	HOMELAND CENTRAL INSURANCE COMPANY	0.02%	\$1,784,477	\$3,114,668	\$3,241,111	-\$3,212,328	-103.14%
357	TIG PREMIER INSURANCE COMPANY	0.02%	\$1,776,067	\$3,590,483	\$4,879,194	\$3,588,746	99.95%
358	FIDELITY & GUARANTY INS UNDERWRITERS	0.02%	\$1,754,003	\$2,010,041	\$1,808,164	\$273,177	13.59%
359	FIREMANS FUND INS CO OF MISSOURI	0.02%	\$1,740,189	\$7,114,602	\$5,725,625	\$7,141,699	100.38%
360	AMERICAN FIRE & CASUALTY COMPANY	0.02%	\$1,726,807	\$1,623,611	\$1,299,636	\$1,006,563	62.00%
361	UNITED STATES LIABILITY INSURANCE CO	0.02%	\$1,720,540	\$1,512,577	\$202,599	\$497,390	32.88%
362	MIC PROPERTY AND CASUALTY INS CORP	0.02%	\$1,712,273	\$1,380,493	\$788,165	\$768,522	55.67%
363	NAU COUNTRY INSURANCE COMPANY	0.02%	\$1,701,736	\$2,094,485	\$1,494,432	\$1,463,509	69.87%
364	AMERICAN LIVE STOCK INSURANCE CO	0.02%	\$1,696,602	\$1,318,267	\$684,198	\$707,336	53.66%
365	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.02%	\$1,686,245	\$2,772,896	\$1,745,383	\$3,698,584	133.38%
366	FLORISTS MUTUAL INSURANCE COMPANY	0.02%	\$1,652,988	\$1,464,818	\$343,089	\$576,271	39.34%
367	VIKING INSURANCE COMPANY OF WISCONSIN	0.02%	\$1,649,774	\$1,662,665	\$1,502,989	\$1,088,315	65.46%
368	GE CASUALTY INSURANCE COMPANY	0.02%	\$1,645,376	\$1,707,837	\$1,119,370	\$1,598,527	93.60%
369	KANSAS CITY FIRE & MARINE INS CO	0.02%	\$1,624,251	\$689,926	\$148,006	\$200,261	29.03%
370	TRAVELERS INSURANCE CO(ACC DEPT)	0.02%	\$1,613,937	\$3,278,323	\$2,956,030	\$3,718,527	113.43%
371	MASSACHUSETTS BAY INS CO	0.02%	\$1,600,281	\$2,044,219	\$2,719,778	\$6,866,596	335.90%
372	DEERBROOK INSURANCE COMPANY	0.02%	\$1,578,552	\$1,298,340	\$1,236,519	\$1,018,843	78.47%
373	WAUSAU BUSINESS INSURANCE COMPANY	0.02%	\$1,554,868	\$2,683,772	\$1,899,792	\$2,127,529	79.27%
374	GENERAL FIRE & CASUALTY COMPANY	0.02%	\$1,552,322	\$1,172,026	\$216,587	\$221,149	18.87%
375	U S SPECIALTY INSURANCE COMPANY	0.02%	\$1,544,436	\$1,693,499	\$603,869	\$561,316	33.15%
376	DIAMOND STATE INSURANCE COMPANY	0.02%	\$1,534,585	\$1,504,138	\$593,270	\$1,792,776	119.19%
377	ULICO CASUALTY COMPANY	0.02%	\$1,514,735	\$1,340,046	\$409,062	\$929,981	69.40%
378	EMPLOYERS FIRE INSURANCE COMPANY	0.02%	\$1,507,133	\$1,909,146	\$2,933,167	-\$1,049,800	-54.99%
379	USAUTO INSURANCE COMPANY INC	0.02%	\$1,477,725	\$987,829	\$418,483	\$644,460	65.24%
380	JEWELERS MUTUAL INSURANCE COMPANY	0.02%	\$1,469,202	\$1,292,443	\$322,021	\$372,015	28.78%
381	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.02%	\$1,468,370	\$1,195,317	\$342,299	-\$44,774	-3.75%
382	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.02%	\$1,463,807	\$1,509,389	\$1,109,104	\$892,904	59.16%
383	NATIONAL INTERSTATE INSURANCE COMPANY	0.02%	\$1,456,904	\$1,257,775	\$459,710	\$718,135	57.10%
384	INTEGON NATIONAL INSURANCE COMPANY	0.02%	\$1,453,674	\$1,833,711	\$1,745,172	\$1,182,845	64.51%
385	T H E INSURANCE COMPANY	0.02%	\$1,451,841	\$1,118,849	\$314,817	-\$25,398	-2.36%
386	WESCO INSURANCE COMPANY	0.02%	\$1,395,596	\$2,843,669	\$547,362	\$611,207	21.49%
387	VOYAGER PROPERTY & CASUALTY INS CO	0.02%	\$1,391,842	\$1,333,884	\$630,626	\$736,243	55.20%
388	UTICA MUTUAL INSURANCE COMPANY	0.02%	\$1,383,503	\$1,308,637	\$635,345	\$328,183	25.08%
389	ACCEPTANCE CASUALTY INSURANCE CO	0.02%	\$1,377,547	\$702,421	\$130,553	\$362,342	51.58%
390	PENNSYLVANIA MANUFACTURERS ASSOC INS C	0.02%	\$1,371,372	\$1,048,762	\$346,481	\$620,728	59.19%
391	STAR INSURANCE COMPANY	0.02%	\$1,369,756	\$1,616,178	\$4,010,761	-\$299,271	-18.52%
392	STRATFORD INSURANCE COMPANY	0.02%	\$1,366,314	\$1,466,926	\$496,354	\$607,561	41.42%
393	ASSOCIATES INSURANCE COMPANY	0.02%	\$1,345,043	\$1,943,264	\$2,446,661	\$1,475,803	75.94%
394	UNION INSURANCE CO OF PROVIDENCE	0.02%	\$1,340,305	\$1,327,587	\$1,485,947	\$1,300,743	97.98%
395	FIRST NATIONAL INS CO OF AMERICA	0.02%	\$1,336,653	\$3,496,351	\$4,116,859	\$2,338,406	66.88%
396	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.02%	\$1,326,439	\$1,233,685	\$276,879	\$1,189,784	96.44%
397	PROFESSIONAL LIABILITY INSURANCE CO OF AMER	0.02%	\$1,320,148	\$1,280,289	\$296,227	\$847,481	66.19%
398	TRAVELERS PROPERTY CASUALTY INS CO	0.02%	\$1,302,617	\$1,040,730	\$445,225	\$392,648	37.73%
399	UNITED WISCONSIN INSURANCE COMPANY	0.02%	\$1,275,853	\$1,258,304	\$537,244	\$1,395,240	110.88%
400	MID-CONTINENT CASUALTY COMPANY	0.02%	\$1,273,091	\$990,236	\$145,171	\$1,534,648	154.98%
401	EMCASCO INSURANCE COMPANY	0.02%	\$1,272,133	\$1,297,858	\$1,252,308	\$1,052,650	81.11%
402	NORTHBROOK INDEMNITY CO	0.02%	\$1,262,981	\$684,170	\$440,470	\$618,210	119.59%
403	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.02%	\$1,222,301	\$1,357,128	\$752,567	\$696,759	51.34%
404	NEW SOUTH INSURANCE COMPANY	0.02%	\$1,205,487	\$1,141,531	\$642,263	\$950,921	83.30%
405	NATIONAL FARMERS UNION PRO & CAS CO	0.02%	\$1,201,876	\$1,211,217	\$358,004	\$581,991	48.05%
406	LAND TITLE INS CO OF ST LOUIS	0.02%	\$1,113,966	\$1,144,581	\$0	\$0	0.00%
407	MONTGOMERY WARD INSURANCE COMPANY	0.01%	\$1,099,872	\$818,652	\$495,754	\$621,601	75.93%
408	NCMIC INSURANCE COMPANY	0.01%	\$1,066,226	\$1,026,285	\$474,964	\$487,589	47.51%
409	BIRMINGHAM FIRE INS CO OF PA	0.01%	\$1,064,754	\$605,818	\$849,032	\$743,440	122.72%
410	FOREMOST PROPERTY AND CASUALTY INS CO	0.01%	\$1,055,232	\$1,039,684	\$459,069	\$365,500	35.15%
411	TRITON INSURANCE COMPANY	0.01%	\$1,051,968	\$2,048,258	\$339,605	\$545,993	26.66%
412	ALEA NORTH AMERICA INSURANCE COMPANY	0.01%	\$1,037,990	\$223,682	\$0	\$116,770	52.20%
413	ACA FINANCIAL GUARANTY CORPORATION	0.01%	\$1,030,540	\$117,855	\$0	\$0	0.00%
414	AMERICAN INTERNATIONAL SOUTH INS CO	0.01%	\$1,026,179	\$1,314,644	\$1,511,455	\$1,322,809	100.62%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
415	ACE INDEMNITY INSURANCE COMPANY	0.01%	\$1,017,642	\$910,677	\$0	\$270,467	29.70%
416	INTERNATIONAL FIDELITY INSURANCE CO	0.01%	\$1,007,131	\$865,763	\$49,000	\$87,447	10.10%
417	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.01%	\$989,869	\$949,428	\$1,620,059	\$819,783	86.34%
418	AMERICAN RELIABLE INSURANCE COMPANY	0.01%	\$982,842	\$717,552	\$835,336	\$608,846	84.85%
419	FIRST FINANCIAL INSURANCE COMPANY	0.01%	\$979,176	\$706,988	\$739,168	\$87,862	12.43%
420	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.01%	\$969,176	\$723,518	\$82,763	\$82,723	11.43%
421	UNITED GENERAL TITLE INSURANCE COMPANY	0.01%	\$964,383	\$901,038	\$564,807	\$527,208	58.51%
422	STANDARD GUARANTY INSURANCE COMPANY	0.01%	\$961,617	\$1,245,321	\$262,902	\$165,661	13.30%
423	MERASTAR INSURANCE COMPANY	0.01%	\$956,193	\$1,083,448	\$909,881	\$1,025,113	94.62%
424	COOPERATIVE MUTUAL INSURANCE COMPANY	0.01%	\$945,902	\$648,169	\$273,511	\$209,138	32.27%
425	NATIONAL FARMERS UNION STANDARD INS CO	0.01%	\$945,034	\$880,271	\$186,290	\$252,217	28.65%
426	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$935,710	\$923,027	\$633,662	\$472,968	51.24%
427	FIRST MARINE INSURANCE COMPANY	0.01%	\$930,442	\$892,694	\$254,672	\$324,764	36.38%
428	HORACE MANN INSURANCE COMPANY	0.01%	\$926,642	\$930,635	\$586,058	\$532,067	57.17%
429	MERCHANTS BONDING CO (MUTUAL)	0.01%	\$922,762	\$908,827	\$41,292	\$29,190	3.21%
430	NEW YORK MARINE & GENERAL INS CO	0.01%	\$911,755	\$1,027,653	\$213,213	\$318,166	30.96%
431	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.01%	\$911,068	\$985,015	\$3,473,943	-\$214,100	-21.74%
432	NAVIGATORS INSURANCE COMPANY	0.01%	\$888,567	\$567,316	\$20,707	\$145,967	25.73%
433	PREFERRED PHYSICIANS MEDICAL RRG INC	0.01%	\$882,801	\$788,208	\$801,753	\$17,534	2.22%
434	COLUMBIAN NATIONAL TITLE INSURANCE CO	0.01%	\$874,575	\$826,389	\$2,350	\$85,000	10.29%
435	UNIVERSAL FIRE & CASUALTY INS CO	0.01%	\$873,876	\$756,796	\$251,893	\$22,668	3.00%
436	AMERICAN AGRI-BUSINESS INS CO	0.01%	\$867,890	\$867,890	\$910,895	-\$65,797	-7.58%
437	CUMBERLAND CASUALTY & SURETY COMPANY	0.01%	\$858,962	\$924,110	\$65,810	\$149,237	16.15%
438	NATIONWIDE PROPERTY & CASUALTY INS CO	0.01%	\$836,563	\$734,315	\$380,745	\$341,726	46.54%
439	SELECTIVE INSURANCE CO OF S CAROLINA	0.01%	\$829,685	\$817,868	\$193,013	\$380,484	46.52%
440	COLONIAL AMERICAN CASUALTY AND SURETY C	0.01%	\$819,103	\$773,706	\$1,377,739	\$2,174,683	281.07%
441	CHUBB INDEMNITY INSURANCE COMPANY	0.01%	\$803,780	\$729,294	\$231,072	\$226,743	31.09%
442	STONEBRIDGE CASUALTY INSURANCE COMPANY	0.01%	\$803,547	\$803,550	\$142,568	\$134,865	16.78%
443	GERLING AMERICA INSURANCE COMPANY	0.01%	\$803,108	\$867,998	\$1,407,108	-\$22,216	-2.56%
444	BANCINSURE INC	0.01%	\$772,244	\$773,093	\$191,968	\$337,379	43.64%
445	INTEGON INDEMNITY CORP	0.01%	\$751,321	\$826,340	\$372,158	\$417,779	50.56%
446	GERLING NCM CREDIT INSURANCE INC	0.01%	\$748,197	\$633,208	\$421,152	\$646,062	102.03%
447	EULER AMERICAN CREDIT INDEMNITY COMPANY	0.01%	\$740,187	\$732,476	\$502,151	-\$175,353	-23.94%
448	EVERGREEN NATIONAL INDEMNITY COMPANY	0.01%	\$711,915	\$767,559	\$2,396,426	\$908,065	118.31%
449	GE PROPERTY & CASUALTY INSURANCE COMPANY	0.01%	\$707,918	\$771,343	\$564,195	\$559,144	72.49%
450	NORTHERN ASSURANCE CO OF AMERICA	0.01%	\$706,781	\$840,289	\$1,030,703	-\$468,269	-55.73%
451	LUMBERMENS UNDERWRITING ALLIANCE	0.01%	\$706,109	\$893,792	\$636,803	-\$275,036	-30.77%
452	CMG MORTGAGE INSURANCE COMPANY	0.01%	\$691,024	\$656,907	\$57,458	-\$60,219	-9.17%
453	OLD REPUBLIC SURETY COMPANY	0.01%	\$687,111	\$690,461	\$667	\$5,116	0.74%
454	PAFCO GENERAL INSURANCE COMPANY	0.01%	\$686,622	\$848,687	\$667,332	\$745,946	87.89%
455	TOYOTA MOTOR INSURANCE COMPANY	0.01%	\$685,885	\$893,637	\$1,392,821	\$1,265,153	141.57%
456	TICOR TITLE INSURANCE COMPANY	0.01%	\$684,022	\$780,535	\$16,747	-\$121,838	-16.61%
457	INTEGON GENERAL INSURANCE CORPORATION	0.01%	\$681,641	\$721,471	\$409,787	\$468,138	64.89%
458	SEABOARD SURETY COMPANY	0.01%	\$681,058	\$730,024	\$171,990	-\$215,753	-29.55%
459	UNION INSURANCE CO	0.01%	\$663,668	\$760,368	\$356,548	\$379,895	49.96%
460	ACIG INSURANCE COMPANY	0.01%	\$660,296	\$660,296	\$21,413	-\$37,788	-5.72%
461	OLD UNITED CASUALTY COMPANY	0.01%	\$642,660	\$2,715,526	\$2,017,421	\$1,824,321	67.18%
462	AMERICAN COMPENSATION INSURANCE COMPANY	0.01%	\$640,407	\$1,900,785	\$4,341,631	\$7,233,398	380.55%
463	HOMESITE INDEMNITY COMPANY	0.01%	\$638,498	\$472,374	\$215,163	\$271,606	57.50%
464	METROPOLITAN CASUALTY INS CO	0.01%	\$631,632	\$647,946	\$366,466	\$316,078	48.78%
465	COUNTRY CASUALTY INS CO	0.01%	\$628,976	\$571,683	\$254,577	\$337,627	59.06%
466	ARGONAUT INSURANCE COMPANY	0.01%	\$621,505	\$345,434	\$172,996	\$869,957	251.84%
467	KEMPER AUTO AND HOME INSURANCE COMPANY	0.01%	\$598,899	\$522,723	\$266,921	\$372,773	71.31%
468	BITUMINOUS FIRE AND MARINE INS CO	0.01%	\$582,028	\$614,653	\$1,505,136	\$2,077,987	338.07%
469	SELECTIVE INS CO OF THE SOUTHEAST	0.01%	\$577,201	\$480,004	\$126,036	\$285,111	59.40%
470	TRIAD GUARANTY INSURANCE CORP	0.01%	\$568,253	\$583,506	\$119,702	\$152,511	26.14%
471	WASHINGTON INTERNATIONAL INSURANCE CO	0.01%	\$561,580	\$532,859	\$38,234	\$92,997	17.45%
472	GENERAL STAR NATIONAL INS CO	0.01%	\$551,789	\$573,419	\$249,199	\$443,801	77.40%
473	NATIONAL AMERICAN INSURANCE COMPANY	0.01%	\$536,429	\$673,598	\$728,154	\$336,183	49.91%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
474	INSURANCE COMPANY OF THE WEST	0.01%	\$531,879	\$758,830	\$2,254,356	\$940,747	123.97%
475	CAMERON NATIONAL INSURANCE COMPANY	0.01%	\$524,602	\$337,312	\$131,856	\$177,820	52.72%
476	RADIAN ASSET ASSURANCE INC	0.01%	\$523,084	\$260,358	\$0	\$0	0.00%
477	BANKERS STANDARD INSURANCE COMPANY	0.01%	\$520,897	\$956,820	\$1,466,101	\$588,345	61.49%
478	UNITED FIRE & INDEMNITY COMPANY	0.01%	\$519,744	\$100,653	\$3,134	\$42,134	41.86%
479	BAR PLAN TITLE INSURANCE COMPANY THE	0.01%	\$508,233	\$456,267	\$28,194	\$37,694	8.26%
480	VALIANT INS CO	0.01%	\$505,278	\$891,044	\$2,124,395	\$1,339,949	150.38%
481	AMERICAN GENERAL INDEMNITY COMPANY	0.01%	\$501,622	\$469,587	\$42,936	\$40,122	8.54%
482	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.01%	\$496,618	\$668,965	\$1,627,890	\$587,362	87.80%
483	VICTORIA FIRE & CASUALTY COMPANY	0.01%	\$483,645	\$405,340	\$193,667	\$362,770	89.50%
484	GMAC INSURANCE COMPANY ONLINE INC	0.01%	\$481,292	\$317,730	\$151,607	\$235,666	74.17%
485	CENTRE INSURANCE COMPANY	0.01%	\$475,780	\$342,091	\$1,080,050	\$404,618	118.28%
486	SCOTTSDALE INDEMNITY COMPANY	0.01%	\$466,087	\$558,939	\$125,952	\$288,810	51.67%
487	LM INSURANCE CORPORATION	0.01%	\$459,564	\$710,633	\$4,210,620	-\$227,626	-32.03%
488	KEMPER CASUALTY INSURANCE COMPANY	0.01%	\$446,527	\$698,236	\$31,681	\$171,681	24.59%
489	AMERICAN UNION INSURANCE COMPANY	0.01%	\$426,934	\$431,898	\$308,352	\$235,177	54.45%
490	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO	0.01%	\$414,318	\$416,616	\$1,016,300	\$1,036,722	248.84%
491	AMERICAN SERVICE INSURANCE COMPANY	0.01%	\$411,741	\$1,066,114	\$855,105	\$531,900	49.89%
492	CONTRACTORS BONDING & INS COMPANY	0.01%	\$410,838	\$416,857	\$194,512	\$278,126	66.72%
493	ARGONAUT MIDWEST INSURANCE COMPANY	0.01%	\$410,122	\$339,204	\$826,473	\$979,059	288.63%
494	CENTURION CASUALTY COMPANY	0.01%	\$405,053	\$433,053	\$93,393	\$73,393	16.95%
495	MERIDIAN SECURITY INSURANCE COMPANY	0.01%	\$396,575	\$835,883	\$648,605	\$283,878	33.96%
496	MONUMENTAL GENERAL CASUALTY COMPANY	0.01%	\$391,074	\$358,542	\$264,680	\$289,068	80.62%
497	PENN AMERICA INS CO	0.01%	\$387,509	\$482,049	\$257,501	\$88,264	18.31%
498	YOSEMITE INSURANCE COMPANY	0.01%	\$376,250	\$303,568	\$50,268	\$60,574	19.95%
499	BAR PLAN SURETY AND FIDELITY COMPANY, THE	0.01%	\$372,770	\$173,479	\$155,871	\$160,875	92.73%
500	FIRST LIBERTY INSURANCE CORP THE	0.01%	\$371,682	\$315,363	\$202,362	\$267,590	84.85%
501	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$365,069	\$489,726	-\$1,571	\$93,611	19.11%
502	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$363,791	\$985,051	\$1,833,056	\$699,149	70.98%
503	NATIONAL LLOYDS INSURANCE COMPANY	0.00%	\$360,325	\$251,306	\$319,974	\$324,624	129.17%
504	SOUTHERN PIONEER PROPERTY AND CASUALTY INS CO	0.00%	\$358,293	\$265,071	\$96,513	\$160,165	60.42%
505	ATLANTA CASUALTY COMPANY	0.00%	\$350,439	\$470,582	\$347,058	\$145,435	30.91%
506	NATIONAL ALLIANCE INSURANCE CO	0.00%	\$349,324	\$386,166	\$111,155	\$30,091	7.79%
507	NONPROFITS INSURANCE COMPANY	0.00%	\$347,997	\$356,117	\$36,002	\$201,518	56.59%
508	FOUNDERS INSURANCE COMPANY	0.00%	\$346,139	\$654,498	\$2,260,814	\$981,364	149.94%
509	CAMICO MUTUAL INSURANCE COMPANY	0.00%	\$339,347	\$242,819	\$0	\$21,980	9.05%
510	FIRST COMMUNITY INSURANCE COMPANY	0.00%	\$336,810	\$279,069	\$88,683	\$91,211	32.68%
511	UNITED SECURITY ASSURANCE CO OF PA	0.00%	\$336,072	\$357,689	\$54,776	\$161,237	45.08%
512	HARLEYSVILLE INSURANCE COMPANY	0.00%	\$333,955	\$310,617	\$180,741	\$102,390	32.96%
513	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$331,033	\$344,149	\$27,249	\$14,649	4.26%
514	CHURCH INSURANCE CO THE	0.00%	\$329,174	\$442,293	\$506,857	\$454,669	102.80%
515	COMMERCIAL CASUALTY INSURANCE COMPANY	0.00%	\$325,140	\$354,136	\$899,819	-\$219,972	-62.12%
516	UNIVERSAL SURETY COMPANY	0.00%	\$320,365	\$248,150	-\$19,775	-\$161,923	-65.25%
517	NATIONAL FIRE AND INDEMNITY EXCHANGE	0.00%	\$306,359	\$289,437	\$110,362	\$21,483	7.42%
518	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	\$293,049	\$1,286,512	\$849,824	\$299,085	23.25%
519	SUMITOMO MARINE & FIRE INSURANCE CO OF AMERIC	0.00%	\$292,839	\$247,545	\$48,817	-\$9,947	-4.02%
520	KANSAS MEDICAL MUTUAL INS CO	0.00%	\$290,701	\$290,701	\$0	\$59,072	20.32%
521	ACCIDENT FUND INSURANCE COMPANY OF AMERICA	0.00%	\$279,625	\$154,747	\$24,717	\$123,808	80.01%
522	WORLDWIDE INSURANCE COMPANY	0.00%	\$279,226	\$312,808	\$346,389	\$309,598	98.97%
523	SECURITY UNION TITLE INS CO	0.00%	\$279,092	\$289,786	\$133,523	\$51,949	17.93%
524	PHOENIX ASSURANCE CO OF NEW YORK	0.00%	\$276,300	\$178,619	-\$6,915	\$53,461	29.93%
525	HUDSON INSURANCE COMPANY	0.00%	\$274,508	\$176,131	\$0	\$44,547	25.29%
526	MITSUI MARINE & FIRE INS CO OF AMERICA	0.00%	\$270,000	\$233,280	\$0	\$0	0.00%
527	OHIC INSURANCE COMPANY	0.00%	\$266,577	\$270,200	\$1,970,368	\$3,652,980	1351.95%
528	FARM AND CITY INSURANCE COMPANY	0.00%	\$262,566	\$230,422	\$222,533	\$142,325	61.77%
529	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$241,967	\$128,589	\$6,743	\$70,114	54.53%
530	MGA INSURANCE COMPANY INC	0.00%	\$239,142	\$276,448	\$75,601	\$206,602	74.73%
531	BANKERS INSURANCE COMPANY	0.00%	\$238,417	\$238,356	\$21,029	\$15,998	6.71%
532	HORACE MANN PROPERTY & CASUALTY INS CO	0.00%	\$224,526	\$201,733	\$111,406	\$107,674	53.37%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
533	EVEREST NATIONAL INSURANCE COMPANY	0.00%	\$223,224	\$127,728	\$25,000	\$14,815	11.60%
534	AXA ART INSURANCE CORPORATION	0.00%	\$219,651	\$163,260	\$26,994	\$1,647	1.01%
535	AMERICAN PREMIER INSURANCE COMPANY	0.00%	\$206,133	\$282,522	\$476,682	\$254,309	90.01%
536	CONSUMERS INSURANCE USA INC	0.00%	\$205,903	\$70,783	\$3,738	\$7,298	10.31%
537	WARNER INSURANCE COMPANY	0.00%	\$204,565	\$362,545	\$385,207	\$191,356	52.78%
538	GE REINSURANCE CORPORATION	0.00%	\$199,903	\$199,903	\$0	\$202,777	101.44%
539	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.00%	\$194,313	\$136,319	\$105,274	\$40,733	-29.88%
540	PRUDENTIAL GENERAL INS CO	0.00%	\$185,820	\$173,356	\$100,686	\$139,227	80.31%
541	ATLANTA SPECIALTY INSURANCE COMPANY	0.00%	\$180,413	\$234,567	\$326,908	\$146,655	62.52%
542	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$179,576	\$289,921	\$2,077,398	\$893,253	308.10%
543	HERITAGE INDEMNITY COMPANY	0.00%	\$179,550	\$279,421	\$467,523	\$461,812	165.27%
544	GENERAL REINSURANCE CORPORATION	0.00%	\$176,182	\$274,702	\$65,739	\$420,293	153.00%
545	UNITED SECURITY INSURANCE COMPANY	0.00%	\$174,476	\$229,911	\$1,825,311	\$2,271,998	988.21%
546	COMPUTER INSURANCE COMPANY	0.00%	\$173,345	\$187,946	\$4,903	\$26,828	14.27%
547	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	0.00%	\$158,049	\$216,853	\$116,824	\$202,854	93.54%
548	BOND SAFEGUARD INSURANCE COMPANY	0.00%	\$156,085	\$98,180	\$0	\$12,900	13.14%
549	CAPITAL CITY INSURANCE COMPANY INC	0.00%	\$153,892	\$148,292	\$79,879	\$46,768	31.54%
550	CRUM & FORSTER INDEMNITY COMPANY	0.00%	\$144,065	\$143,278	\$50,322	\$54,538	38.06%
551	ACCEPTANCE INDEMNITY INSURANCE CO	0.00%	\$143,271	\$220,542	\$88,532	\$43,642	-19.79%
552	SAFETY FIRST INSURANCE COMPANY	0.00%	\$142,541	\$104,519	\$0	\$21,379	20.45%
553	INSURANCE CORPORATION OF NEW YORK	0.00%	\$139,751	\$49,720	\$12,867	\$33,502	-67.38%
554	DEVELOPERS SURETY AND INDEMNITY COMPANY	0.00%	\$135,565	\$108,678	\$450	\$5,066	4.66%
555	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$135,196	\$275,787	\$313,069	\$52,487	19.03%
556	INLAND INSURANCE COMPANY	0.00%	\$134,631	\$62,829	\$48,800	\$56,280	89.58%
557	PROFESSIONALS DIRECT INSURANCE COMPANY	0.00%	\$133,838	\$10,556	\$0	\$6,018	57.01%
558	AEGIS SECURITY INSURANCE COMPANY	0.00%	\$132,575	\$137,957	\$41,720	\$45,720	33.14%
559	REPUBLIC INDEMNITY CO OF CALIFORNIA	0.00%	\$128,335	\$153,674	\$173,089	\$224,839	146.31%
560	AMERICAN MERCURY INSURANCE COMPANY	0.00%	\$128,225	\$162,048	\$138,731	\$139,038	85.80%
561	OHIO SECURITY INSURANCE COMPANY	0.00%	\$127,282	\$133,851	\$12,816	\$72,133	53.89%
562	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$123,239	\$117,617	\$55,415	\$73,677	62.64%
563	ACSTAR INSURANCE COMPANY	0.00%	\$123,108	\$87,131	\$560	\$26,057	-29.91%
564	EXACT PROPERTY & CASUALTY	0.00%	\$121,629	\$118,444	\$220,412	\$205,398	173.41%
565	UNITED GUARANTY RESIDENTIAL INS NC	0.00%	\$118,637	\$213,391	\$61,011	\$47,877	22.44%
566	AXA RE PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$116,198	\$62,579	\$3,784	\$25,491	40.73%
567	TIG INDEMNITY COMPANY	0.00%	\$110,651	\$220,562	\$358,814	\$402,965	182.70%
568	WESTFIELD INSURANCE COMPANY	0.00%	\$103,252	\$95,517	\$12,531	\$16,417	17.19%
569	GULF INSURANCE COMPANY UK LIMITED	0.00%	\$101,333	\$93,837	\$0	\$117,200	124.90%
570	EXCESS SHARE INSURANCE CORPORATION	0.00%	\$99,368	\$99,368	\$0	\$0	0.00%
571	UNIVERSAL SURETY OF AMERICA	0.00%	\$87,192	\$86,093	\$363,116	\$320,267	372.00%
572	CPA INSURANCE COMPANY	0.00%	\$77,397	\$78,044	\$21,484	\$12,363	15.84%
573	CIM INSURANCE CORPORATION	0.00%	\$77,336	\$64,932	\$12,442	\$12,442	19.16%
574	FFG INSURANCE COMPANY	0.00%	\$76,134	\$74,111	\$25,076	\$24,632	33.24%
575	OLD REPUBLIC MINNEHOMA INSURANCE CO	0.00%	\$75,970	\$98,328	\$64,022	\$64,849	65.95%
576	AMERICAN GENERAL PROPERTY INS CO	0.00%	\$73,247	\$73,931	\$88,641	\$92,220	124.74%
577	ROCHE SURETY AND CASUALTY COMPANY INC	0.00%	\$72,851	\$72,851	\$0	\$0	0.00%
578	UNITED FINANCIAL CASUALTY COMPANY	0.00%	\$72,200	\$43,150	\$-5,379	\$-11,234	-26.03%
579	INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0.00%	\$69,052	\$68,900	\$1,954	\$3,079	4.47%
580	SELECTIVE INSURANCE COMPANY OF AMERICA	0.00%	\$65,148	\$38,161	\$0	\$17,817	46.69%
581	COLORADO CASUALTY INSURANCE COMPANY	0.00%	\$63,064	\$204,567	\$71,734	\$487,588	238.35%
582	JEFFERSON INSURANCE COMPANY	0.00%	\$62,128	\$141,395	\$50,751	\$41,002	29.00%
583	AMERICAN SURETY COMPANY	0.00%	\$60,332	\$52,149	\$7,514	\$7,514	14.41%
584	ARAG INSURANCE COMPANY	0.00%	\$57,110	\$55,703	\$8,593	\$35,027	62.88%
585	ALLEGHENY CASUALTY COMPANY	0.00%	\$54,656	\$37,056	\$0	\$0	0.00%
586	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$52,978	\$54,588	\$2,317	\$6,307	11.55%
587	GENERAL SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$52,274	\$80,552	\$2,380	\$108,982	135.29%
588	REPUBLIC INDEMNITY COMPANY OF AMERICA	0.00%	\$50,994	\$50,583	\$74,500	\$3,905	7.72%
589	ADVANTAGE WORKERS COMPENSATION INSURANCE CO	0.00%	\$50,713	\$45,959	\$0	\$0	0.00%
590	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$49,361	\$97,221	\$52,317	\$38,395	39.49%
591	CHEROKEE INSURANCE COMPANY	0.00%	\$48,137	\$48,137	\$57,959	\$96,327	200.11%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO ^a
592	STONINGTON INSURANCE COMPANY	0.00%	\$43,488	\$128,082	\$688,463	-\$621,218	-485.02%
593	DEERFIELD INSURANCE COMPANY	0.00%	\$40,103	\$73,962	\$0	-\$285,821	-386.44%
594	VESTA FIRE INSURANCE CORP	0.00%	\$39,504	\$303,887	\$458,377	\$275,009	90.50%
595	MID-STATE SURETY CORPORATION	0.00%	\$39,257	\$23,528	\$11,406	\$351,530	1494.09%
596	ATLANTIC INSURANCE COMPANY	0.00%	\$39,035	\$63,218	\$62,424	\$139,717	221.01%
597	PLATTE RIVER INSURANCE COMPANY	0.00%	\$38,938	\$19,909	\$0	\$4,066	20.42%
598	AXA CORPORATE SOLUTIONS INSURANCE COMPANY	0.00%	\$36,088	\$737,668	\$1,115,455	\$2,765,675	374.92%
599	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$34,603	\$172,860	\$216,944	\$215,659	124.76%
600	SURETY BONDING COMPANY OF AMERICA	0.00%	\$32,045	\$43,334	\$0	\$6,403	14.78%
601	GREAT AMERICAN CONTEMPORARY INSURANCE COMPANY	0.00%	\$31,679	\$30,914	\$6,709	\$6,625	21.43%
602	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	\$28,779	\$187,913	\$217,345	-\$12,656	-6.74%
603	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	\$28,666	\$167,078	\$194,115	\$377,163	225.74%
604	REDLAND INSURANCE COMPANY	0.00%	\$28,111	\$228,853	\$737,412	\$347,921	152.03%
605	TRANS PACIFIC INSURANCE COMPANY	0.00%	\$26,595	\$25,634	\$13,359	\$84,118	328.15%
606	RESPONSE INSURANCE COMPANY	0.00%	\$23,159	\$17,815	\$1,285	\$3,208	18.01%
607	MEDMARC CASUALTY INSURANCE COMPANY	0.00%	\$22,875	\$23,208	\$2,000,000	\$833,861	3592.99%
608	MGIC INDEMNITY CORPORATION	0.00%	\$22,443	\$31,792	\$18,646	-\$329,332	-1035.90%
609	VEREX ASSURANCE INCORPORATED	0.00%	\$21,768	\$33,142	\$24,777	\$7,903	23.85%
610	HARLEYSVILLE MUTUAL INSURANCE CO	0.00%	\$18,479	\$14,949	\$19,740	\$17,915	119.84%
611	AMCOMP ASSURANCE CORPORATION	0.00%	\$18,286	\$7,608	\$645	\$645	8.48%
612	MUTUAL FIRE AND STORM INSURANCE CO	0.00%	\$18,270	\$19,098	\$3,377	\$3,377	17.68%
613	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$16,694	\$10,867	\$249,772	\$184,692	1699.57%
614	INFINITY INSURANCE COMPANY	0.00%	\$16,220	\$91,429	\$119,204	-\$28,481	-31.15%
615	CENTURY-NATIONAL INSURANCE COMPANY	0.00%	\$16,005	\$17,387	\$4,273	\$3,006	17.29%
616	PRUDENTIAL COMMERCIAL INSURANCE COMPANY	0.00%	\$15,914	\$16,254	-\$4,118	-\$9,336	-57.44%
617	SECURITY INDEMNITY INS CO	0.00%	\$12,781	\$39,724	\$0	-\$30,422	-76.58%
618	FARMINGTON CASUALTY COMPANY	0.00%	\$12,464	\$11,097	-\$96,517	-\$535,888	-4829.12%
619	GREAT DIVIDE INSURANCE COMPANY	0.00%	\$10,953	\$84,589	\$112,908	\$48,978	57.90%
620	CONTINENTAL NATIONAL INDEMNITY COMPANY	0.00%	\$9,821	\$48,751	\$326,297	\$269,284	552.37%
621	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$9,725	\$162,047	\$1,001,626	-\$294,690	-181.85%
622	FINANCIAL PACIFIC INSURANCE COMPANY	0.00%	\$9,164	\$9,302	\$0	\$0	0.00%
623	SENECA INSURANCE COMPANY INC	0.00%	\$9,079	\$19,739	\$0	\$0	0.00%
624	AMERICAN SOUTHERN INSURANCE COMPANY	0.00%	\$7,889	\$16,978	\$0	\$108,321	638.01%
625	ALASKA NATIONAL INSURANCE COMPANY	0.00%	\$5,746	\$5,551	\$0	\$1,565	28.19%
626	STATE NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$5,606	\$51,543	\$34,867	\$63,324	122.86%
627	SOUTHERN INSURANCE COMPANY	0.00%	\$5,585	\$69,340	\$61,398	\$115,629	166.76%
628	REALM NATIONAL INSURANCE COMPANY	0.00%	\$5,491	\$20,376	\$773	\$773	3.79%
629	COMMONWEALTH INSURANCE COMPANY OF AMERICA	0.00%	\$5,382	\$2,333	\$0	\$0	0.00%
630	SHELTER REINSURANCE COMPANY	0.00%	\$5,000	\$5,000	\$0	\$0	0.00%
631	ST PAUL PROPERTY & CASUALTY INS CO	0.00%	\$4,124	\$64,440	\$376,949	-\$606,417	-941.06%
632	CENTRIS INSURANCE COMPANY	0.00%	\$3,636	\$3,636	\$6,147	\$26,565	730.61%
633	MUTUALAID EXCHANGE	0.00%	\$3,609	\$346	\$0	\$69	19.94%
634	ACCREDITED SURETY AND CASUALTY COMPANY INC	0.00%	\$3,481	\$2,318	\$0	\$81	3.49%
635	SERVICE INSURANCE COMPANY	0.00%	\$3,370	\$3,370	\$0	\$0	0.00%
636	PACO ASSURANCE COMPANY INC	0.00%	\$3,369	\$3,032	\$0	\$0	0.00%
637	ST PAUL MEDICAL LIABILITY INSURANCE CO	0.00%	\$2,830	\$64,565	\$0	-\$21,339	-33.05%
638	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$2,757	\$2,770	\$3,949	\$4,031	145.52%
639	AMERICAN CONTRACTORS INDEMNITY COMPANY	0.00%	\$2,344	\$1,110	\$0	\$0	0.00%
640	OHIO INDEMNITY COMPANY	0.00%	\$1,669	\$1,413	\$5,072	\$6,241	441.68%
641	UNITED GUARANTY MORTGAGE INDEMNITY CO	0.00%	\$1,625	\$1,625	\$0	\$0	0.00%
642	MINNESOTA LAWYERS MUTUAL INSURANCE COMPANY	0.00%	\$1,571	\$49	\$0	\$82	167.35%
643	K-M INSURANCE COMPANY	0.00%	\$1,398	\$1,398	\$0	\$0	0.00%
644	CONSTITUTION INSURANCE COMPANY	0.00%	\$1,161	\$1,161	\$0	\$827	71.23%
645	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$1,074	\$1,072	\$0	-\$170,826	-15935.26%
646	DEALERS ASSURANCE COMPANY	0.00%	\$823	\$26,610	\$20,213	\$18,690	70.24%
647	YORK INSURANCE COMPANY	0.00%	\$678	\$678	\$68	\$68	10.03%
648	GENERAL ELECTRIC MORT INS CORP OF NC	0.00%	\$661	\$764	\$0	\$904	118.32%
649	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$450	-\$32,542	\$73,799	\$222,391	-683.40%
650	PROGRESSIVE HOME INSURANCE COMPANY	0.00%	\$395	\$377	\$155,109	\$110,607	29338.73%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

7 OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
651	CONVERIUM INSURANCE (NORTH AMERICA) INC	0.00%	\$378	\$378	\$50,778	\$254,318	67279.89%
652	GE RESIDENTIAL MORTG INS CORP OF NC	0.00%	\$363	\$858	\$0	\$0	0.00%
653	GUARANTEE COMPANY OF NORTH AMERICA USA THE	0.00%	\$180	\$113	\$0	\$0	0.00%
654	AMERICAN CENTENNIAL INSURANCE CO	0.00%	\$116	\$116	\$0	\$0	0.00%
655	PROGRESSIVE PREFERRED INSURANCE COMPANY	0.00%	\$23	\$21	\$0	\$2	9.52%
656	CAMDEN FIRE INSURANCE ASSOCIATION THE	0.00%	\$22	\$22	\$510,100	\$345,644	1571109.09%
657	AMERICAN REINSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$15,191	N/A
658	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$433,561	-\$518,586	N/A
659	NATIONWIDE ASSURANCE COMPANY	0.00%	\$0	\$0	-\$184	\$18,119	N/A
660	QUADRANT INDEMNITY INSURANCE CO	0.00%	\$0	\$660	\$0	-\$500	-75.76%
661	TITAN INDEMNITY COMPANY	0.00%	\$0	\$0	\$51,423	-\$169,629	N/A
662	UNDERWRITERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$713	N/A
663	PEAK PROPERTY AND CASUALTY INS CORP	0.00%	\$0	\$0	-\$758	-\$756	N/A
664	MIDWESTERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$13	N/A
665	AMERICAN INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$750	N/A
666	AMERICAN STATES INSURANCE CO TX	0.00%	\$0	\$0	\$3,442	\$4,381	N/A
667	SEA INSURANCE CO OF AMERICA THE	0.00%	\$0	\$0	\$7,429	-\$2,775	N/A
668	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$0	\$28,576	\$658,304	N/A
669	BUCKEYE UNION INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$33,715	N/A
670	ATLANTA INTERNATIONAL INS CO	0.00%	\$0	\$0	\$0	\$199,092	N/A
671	NEW ENGLAND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$31,453	N/A
672	NORTH STAR REINSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$1	N/A
673	STONEWALL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
674	NATIONAL INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	\$60,591	N/A
675	NATIONWIDE GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$51	N/A
676	MBIA INSURANCE CORP. OF ILLINOIS	0.00%	\$0	\$91,240	-\$84,405	-\$84,405	-92.51%
677	BLUE RIDGE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$46,000	N/A
678	CONNIE LEE INS COMPANY	0.00%	\$0	\$51,229	\$0	\$0	0.00%
679	WESTERN CONTINENTAL INSURANCE COMPANY	0.00%	\$0	\$0	\$20,559	\$6,977	N/A
680	INSURANCE COMPANY OF ILLINOIS	0.00%	\$0	\$0	\$0	\$0	N/A
681	EVEREST REINSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,907	N/A
682	MARINE INDEMNITY INSURANCE CO OF AMERIC	0.00%	\$0	\$0	\$66,500	\$0	N/A
683	MISSOURI PHYSICIANS ASSOCIATES	0.00%	\$0	\$0	\$3,391,847	-\$3,046,148	N/A
684	TRANSPORT INSURANCE COMPANY	0.00%	\$0	\$0	\$18,660	-\$528	N/A
685	NATIONAL REINSURANCE CORP THE	0.00%	\$0	\$0	\$0	-\$173,000	N/A
686	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	-\$10,293	-\$159,255	N/A
687	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,822,099	N/A
688	AMERICAN EMPIRE INS CO	0.00%	\$0	\$0	\$0	-\$81	N/A
689	REPUBLIC INSURANCE COMPANY	0.00%	\$0	\$0	\$77,933	-\$129,567	N/A
690	RAMPART INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
691	FOLKSAMERICA REINSURANCE COMPANY	0.00%	\$0	\$0	-\$270,586	-\$270,555	N/A
692	HOUSTON GENERAL INS CO	0.00%	\$0	\$0	\$181,495	\$757,255	N/A
693	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	\$0	\$804	\$0	-\$6,554	-815.17%
694	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	\$154,305	\$145,137	N/A
695	AMERICAN STERLING INSURANCE COMPANY	0.00%	\$0	\$896	\$4,791	\$3,105	346.54%
696	TECHNOLOGY INSURANCE COMPANY	0.00%	\$0	\$50,505	\$0	\$0	0.00%
697	VESTA INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$841	N/A
698	COMMERCIAL INS CO OF NEWARK NJ	0.00%	-\$7	-\$10,116	\$30,762	-\$41,474	409.98%
699	CONTINENTAL WESTERN CASUALTY COMPANY	0.00%	-\$140	-\$140	\$4,753	-\$17,154	12252.86%
700	INTERNATIONAL BUS & MERCANTILE REASSUR	0.00%	-\$279	\$25,504	-\$4,038	-\$23,119	-90.65%
701	CALIFORNIA CASUALTY INSURANCE CO	0.00%	-\$311	\$249	\$75,226	\$68	27.31%
702	SAFECO INSURANCE COMPANY OF ILLINOIS	0.00%	-\$498	\$38,695	\$411,033	\$87,629	226.46%
703	ESURANCE INSURANCE COMPANY	0.00%	-\$644	-\$644	\$100,260	\$11,201	-1739.29%
704	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	-\$1,780	-\$1,780	\$2,114,504	-\$710,777	39931.29%
705	FIRST AMERICAN PROPERTY & CASUALTY INS CO	0.00%	-\$2,080	\$2,029	\$22,518	-\$32,895	-1621.24%
706	COLUMBIA INSURANCE COMPANY	0.00%	-\$4,926	\$1,433	\$0	\$43	3.00%
707	FARMERS AND MERCHANTS INSURANCE CO	0.00%	-\$5,226	-\$4,353	\$2,108,563	-\$574,104	13188.70%
708	WESTERN DIVERSIFIED CASUALTY INS CO	0.00%	-\$5,789	\$217,776	\$393,442	\$373,721	171.61%
709	ECONOMY FIRE & CASUALTY COMPANY	0.00%	-\$7,101	\$187,351	\$1,088,570	\$694,232	370.55%

**2002 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
710	OHIO FARMERS INSURANCE CO	0.00%	-\$7,785	\$6,453	\$16,272	-\$5,979	-92.65%
711	STATE FARM GENERAL INSURANCE CO	0.00%	-\$13,553	\$397,000	\$605,749	\$159,057	40.06%
712	FIDELITY AND CASUALTY CO OF NY	0.00%	-\$15,681	\$216,139	\$168,118	-\$67,522	-31.24%
713	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	-\$29,741	\$1,083,944	\$3,203,160	\$2,223,699	205.15%
714	PETROLEUM CASUALTY COMPANY	0.00%	-\$29,775	-\$29,775	-\$25,276	-\$25,276	84.89%
715	HARBOR SPECIALTY INSURANCE COMPANY	0.00%	-\$52,971	-\$25,462	\$146,820	-\$1,033,268	4058.08%
716	GROCERS INSURANCE COMPANY	0.00%	-\$80,431	\$550,355	\$1,875,590	\$919,390	167.05%
	TOTAL	100.00%	\$7,357,499,285	\$7,000,011,122	\$4,193,578,031	\$4,611,920,412	65.88%

**PROPERTY & CASUALTY
COMPANIES
MAIL ADDRESSES AND
TELEPHONE NUMBERS**

PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
35983	A F & L INSURANCE COMPANY	1800 STREET RD	WARRINGTON	PA	18976-2503	215-918-0515
22896	ACA FINANCIAL GUARANTY CORPORATION	140 BROADWAY 47TH FL	NEW YORK	NY	10005	212-375-2000
10349	ACCEPTANCE CASUALTY INSURANCE CO	PO BOX 10800	RALEIGH	NC	27605-0800	919-833-1600
20010	ACCEPTANCE INDEMNITY INSURANCE CO	PO BOX 10800	RALEIGH	NC	27605-0800	919-833-1600
10168	ACCIDENT FUND INSURANCE COMPANY OF AMERICA	232 S CAPITOL AVE	LANSING	MI	48933	517-342-4200
26379	ACCREDITED SURETY AND CASUALTY COMPANY INC	PO BOX 2067	WINTER PARK	FL	32790-2067	407-629-2131
22667	ACE AMERICAN INSURANCE COMPANY	PO BOX 41484 TL14P	PHILADELPHIA	PA	19101-1484	215-640-1000
20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	PO BOX 41484 TL14P	PHILADELPHIA	PA	19101-1484	215-640-1000
10030	ACE INDEMNITY INSURANCE COMPANY	PO BOX 41484 TL14P	PHILADELPHIA	PA	19101-1484	215-640-1000
20699	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	PO BOX 41484 TL14P	PHILADELPHIA	PA	19101-1484	215-640-1000
19984	ACIG INSURANCE COMPANY	12222 MERIT DR #1660	DALLAS	TX	75251	972-702-9004
22950	ACSTAR INSURANCE COMPANY	PO BOX 2350	NEW BRITAIN	CT	06050-2350	860-224-2000
40517	ADVANTAGE WORKERS COMPENSATION INSURANCE CO	PO BOX 571918	SALT LAKE CITY	UT	84157-1918	801-288-8750
33898	AEGIS SECURITY INSURANCE COMPANY	PO BOX 3153	HARRISBURG	PA	17105	717-657-9671
10014	AFFILIATED FM INSURANCE COMPANY	PO BOX 7500 ALLENDALE PRK	JOHNSTON	RI	02919	401-275-3000
42757	AGRI GENERAL INSURANCE COMPANY	9200 NORTHPARK DR STE 350	JOHNSTON	IA	50131-3007	515-559-1000
19399	AIIU INSURANCE COMPANY	175 WATER ST 18TH FL	NEW YORK	NY	10038	212-770-7000
38733	ALASKA NATIONAL INSURANCE COMPANY	7001 JEWEL LAKE ROAD	ANCHORAGE	AK	99502-2825	907-248-2642
24899	ALEA NORTH AMERICA INSURANCE COMPANY	55 CAPITAL BLVD	ROCKY HILL	CT	06067	860-513-4180
13285	ALLEGHENY CASUALTY COMPANY	PO BOX 1116	MEADVILLE	PA	16335-7116	814-336-2521
19186	ALLIANCE INSURANCE COMPANY INC	P O BOX 1401	MCPHERSON	KS	67460	620-241-2200
35300	ALLIANZ INSURANCE COMPANY	2350 EMPIRE AVE	BURBANK	CA	91510-3350	818-972-8000
36420	ALLIANZ UNDERWRITERS INSURANCE COMPANY	PO BOX 7780	BURBANK	CA	91510-7780	818-972-8000
42579	ALLIED PROPERTY & CASUALTY INS CO	701 FIFTH AVENUE	DES MOINES	IA	50391-2007	515-280-4211
41840	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	100 NORTH PARKWAY	WORCESTER	MA	01605	508-855-4476
19240	ALLSTATE INDEMNITY COMPANY	3075 SANDERS RD STE H1A	NORTHBROOK	IL	60062-7127	847-402-5000
19232	ALLSTATE INSURANCE COMPANY	3075 SANDERS RD #H1A	NORTHBROOK	IL	60062	847-402-5000
17230	ALLSTATE PROPERTY & CASUALTY INS CO	3075 SANDERS RD STE H1A	NORTHBROOK	IL	60062-7127	847-402-5000
38155	ALPHA PROPERTY & CASUALTY INSURANCE CO	PO BOX 223687	DALLAS	TX	75222-3687	818-313-8500
18708	AMBAC ASSURANCE CORPORATION	ONE STATE STREET PLAZA	NEW YORK	NY	10004-1538	212-668-0340
19100	AMCO INSURANCE COMPANY	P O BOX 974	DES MOINES	IA	50304	515-280-4211
25402	AMCOMP ASSURANCE CORPORATION	PO BOX 88806	N. PALM BEACH	FL	33408-8806	561-840-7171
12548	AMERICAN AGRI-BUSINESS INS CO	4685 MERLE HAYROAD, STE 200	DES MOINES	IA	50322	515-254-0400
10103	AMERICAN AGRICULTURAL INSURANCE CO	225 TOUHY AVENUE	PARK RIDGE	IL	60068	847-685-8600
19720	AMERICAN ALTERNATIVE INS CORP	555 COLLEGE RD E	PRINCETON	NJ	08543-5241	609-243-4200
24589	AMERICAN AND FOREIGN INSURANCE CO	7500 COLLEGE BLVD #650	OVERLAND PARK	KS	66210	704-522-2000
21849	AMERICAN AUTOMOBILE INSURANCE CO	PO BOX 777	NOVATO	CA	94988-0001	415-899-2000
10111	AMERICAN BANKERS INS CO OF FLORIDA	11222 QUAIL ROOST DRIVE	MIAMI	FL	33157-6596	305-253-2244
20427	AMERICAN CASUALTY CO OF READING PA	CNA PLAZA 31S	CHICAGO	IL	60685-0001	312-822-5000
10391	AMERICAN CENTENNIAL INSURANCE CO	3501 SILVERSIDE ROAD	WILMINGTON	DE	19810	302-479-2100
37915	AMERICAN CENTRAL INSURANCE COMPANY	ONE BEACON ST	BOSTON	MA	02108-3106	617-725-6000
45934	AMERICAN COMPENSATION INSURANCE COMPANY	8500 NORMANDALE LAKE 1400	BLOOMINGTON	MN	55437	952-893-0403
10216	AMERICAN CONTRACTORS INDEMNITY COMPANY	9841 AIRPORT BLVD 9TH FL	LOS ANGELES	CA	90045	310-649-0990
19690	AMERICAN ECONOMY INSURANCE COMPANY	SAFECO PLA T-16	SEATTLE	WA	98185	206-545-5000
37990	AMERICAN EMPIRE INS CO	PO BOX 5370	CINCINNATI	OH	45201	513-369-3000
20613	AMERICAN EMPLOYERS INSURANCE CO	ONE BEACON ST	BOSTON	MA	02108-3106	617-725-6000
10819	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	7676 PINNACLE PEAK RD	SCOTTSDALE	AZ	85255	480-473-7777
23450	AMERICAN FAMILY HOME INSURANCE COMPANY	PO BOX 5323	CINCINNATI	OH	45201-5323	513-943-7200
19275	AMERICAN FAMILY MUTUAL INS CO	6000 AMERICAN PARKWAY	MADISON	WI	53783	608-249-2111
24066	AMERICAN FIRE & CASUALTY COMPANY	9450 SEWARD ROAD	FAIRFIELD	OH	45014	513-603-2400
24376	AMERICAN GENERAL INDEMNITY COMPANY	ONE WOODFIELD LAKE	SCHAUMBURG	IL	60173	847-517-6000
31208	AMERICAN GENERAL PROPERTY INS CO	AMERICAN GENERAL CENTER	NASHVILLE	TN	37250-0001	615-749-1000
16403	AMERICAN GROWERS INSURANCE COMPANY	222 S 15TH ST STE 600 N	OMAHA	NE	68102-1628	712-328-3918
26247	AMERICAN GUARANTEE & LIABILITY INS CO	1400 AMERICAN LANE, TOWER 1 19TH F	SCHAUMBURG	IL	60196-1056	847-605-8000
13331	AMERICAN HARDWARE MUTUAL INS CO	471 E BROAD ST	COLUMBUS	OH	43215	614-225-8211
39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	1888 CENTURY PRK E 8 FL	LOS ANGELES	CA	90067-1712	310-551-5900
19380	AMERICAN HOME ASSURANCE COMPANY	175 WATER ST 18 TH FL	NEW YORK	NY	10038	212-770-7000
19518	AMERICAN INDEMNITY COMPANY	PO BOX 1259	GALVESTON	TX	77553-1259	319-399-5700
21857	AMERICAN INSURANCE COMPANY THE	777 SAN MARIN DR PO BOX 777	NOVATO	CA	94988	415-899-2000
32220	AMERICAN INTERNATIONAL INS CO	505 CARR ROAD	WILMINGTON	DE	19809	302-761-3000
40258	AMERICAN INTERNATIONAL SOUTH INS CO	175 WATER ST 18TH FL	NEW YORK	NY	10038	212-770-7000
31895	AMERICAN INTERSTATE INS CO	2301 HWY 190 WEST	DERIDDER	LA	70634	617-578-2000
10200	AMERICAN LIVE STOCK INSURANCE CO	200 S 4TH ST	GENEVA	IL	60134-2605	630-232-2100
30562	AMERICAN MANUFACTURERS MUTUAL INS CO	1 KEMPER DRIVE	LONG GROVE	IL	60049-0001	847-320-2000
16910	AMERICAN MERCURY INSURANCE COMPANY	P O BOX 268847	OKLAHOMA CITY	OK	73126-8847	405-523-5142
23469	AMERICAN MODERN HOME INSURANCE CO	PO BOX 5323	CINCINNATI	OH	45201-5323	513-943-7000
22918	AMERICAN MOTORISTS INSURANCE CO	1 KEMPER DRIVE	LONG GROVE	IL	60049-0001	847-320-2000
39942	AMERICAN NATIONAL GENERAL INS CO	1949 E SUNSHINE CORP CTR	SPRINGFIELD	MO	65899-0001	417-887-4990
28401	AMERICAN NATIONAL PROPERTY & CASUALTY C	1949 E SUNSHINE CORP CTR	SPRINGFIELD	MO	65899-0001	417-887-4990
51535	AMERICAN PIONEER TITLE INSURANCE COMPANY	493 E SEMORAN BLVD	CASSELBERRY	FL	32707	407-260-8050
37001	AMERICAN PREMIER INSURANCE COMPANY	PO BOX 2575	CINCINNATI	OH	45201	618-627-6000
18910	AMERICAN PROTECTION INSURANCE CO	1 KEMPER DRIVE	LONG GROVE	IL	60049-0001	847-320-2000
10227	AMERICAN REINSURANCE COMPANY	555 COLLEGE ROAD E	PRINCETON	NJ	08543-5241	609-243-4200
19615	AMERICAN RELIABLE INSURANCE COMPANY	8655 E VIA DE VENTURA	SCOTTSDALE	AZ	85258	480-483-8666
19631	AMERICAN ROAD INSURANCE COMPANY	THE AMERICAN ROAD	DEARBORN	MI	48126-2570	313-337-1102
39969	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	1845 THE EXCHANGE #200	ATLANTA	GA	30339	770-916-1908
42978	AMERICAN SECURITY INSURANCE COMPANY	260 INTERSTATE N CIRCLE NW	ATLANTA	GA	30339-2111	770-763-1000
42897	AMERICAN SERVICE INSURANCE COMPANY	9801 W HIGGINS ROAD 8TH F	ROSEMONT	IL	60018	847-318-5800
10235	AMERICAN SOUTHERN INSURANCE COMPANY	PO BOX 723030	ATLANTA	GA	30339	404-268-9599
19283	AMERICAN STANDARD INS CO OF WISCONSIN	6000 AMERICAN PARKWAY	MADISON	WI	53783	608-249-2111
19712	AMERICAN STATES INSURANCE CO TX	SAFECO PLA T-16	SEATTLE	WA	98185	206-545-5000
19704	AMERICAN STATES INSURANCE COMPANY	SAFECO PLAZA T-16	SEATTLE	WA	98185	206-545-5000
37214	AMERICAN STATES PREFERRED INS CO	SAFECO PLAZA T-16	SEATTLE	WA	98185	206-545-5000

PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
40800	AMERICAN STERLING INSURANCE COMPANY	9800 MUIRLANDS BLVD	IRVINE	CA	92718	949-587-3400
31380	AMERICAN SURETY COMPANY	3905 VINCENNES ROAD, STE 200	INDIANAPOLIS	IN	46268	317-875-8700
25828	AMERICAN UNION INSURANCE COMPANY	2205 E EMPIRE ST STE A	BLOOMINGTON	IL	61702	309-661-1800
40142	AMERICAN ZURICH INSURANCE COMPANY	1400 AMERICAN LN TOWER 1 19TH FL	SCHAUMBURG	IL	60196-1056	847-605-6000
19488	AMERISURE INSURANCE COMPANY	PO BOX 2060	FARMINGTON HILLS	MI	48333-2060	248-615-9000
23396	AMERISURE MUTUAL INSURANCE COMPANY	PO BOX 2060	FARMINGTON HILLS	MI	48333-2060	248-615-9000
27928	AMEX ASSURANCE COMPANY	3500 PACKERLAND DRIVE	DE PERE	WI	54115	920-330-5100
19976	AMICA MUTUAL INSURANCE COMPANY	PO BOX 6008	PROVIDENCE	RI	02940-6008	401-334-6000
34738	ARAG INSURANCE COMPANY	400 LOCUST ST STE 480	DES MOINES	IA	50309	515-246-1200
11150	ARCH INSURANCE COMPANY	3100 BROADWAY, STE 511	KANSAS CITY	MO	64111-2479	816-531-7668
19860	ARGONAUT GREAT CENTRAL INSURANCE CO	3625 N SHERIDAN ROAD	PEORIA	IL	61604-1434	309-688-8571
19801	ARGONAUT INSURANCE COMPANY	10101 REUNION PLC STE 500	SAN ANTONIO	TX	78216	210-321-8400
19828	ARGONAUT MIDWEST INSURANCE COMPANY	1010 REUNION PLC STE 500	SAN ANTONIO	TX	78216	210-321-8400
41459	ARMED FORCES INSURANCE EXCHANGE	PO DRAWER G	FT LEAVENWORTH	KS	66027-0346	913-727-5500
21865	ASSOCIATED INDEMNITY CORPORATION	777 SAN MARIN DR	NOVATO	CA	94998	415-899-2000
21296	ASSOCIATES INSURANCE COMPANY	PO BOX 222038	DALLAS	TX	75222-2038	972-650-2800
19305	ASSURANCE COMPANY OF AMERICA	1400 AMERICAN LN TOWER 1 19TH FL	SCHAUMBURG	IL	60196-1056	847-605-6000
41769	ATHENA ASSURANCE COMPANY	385 WASHINGTON STREET	ST PAUL	MN	55102	651-310-7068
21792	ATLANTA CASUALTY COMPANY	PO BOX 2575	CINCINNATI	OH	45201-2575	678-627-6000
20931	ATLANTA INTERNATIONAL INSURANCE CO	7230 MCGINNIS FERRY RD STE 300	SUWANEE	GA	30024	770-813-6220
31925	ATLANTA SPECIALTY INSURANCE COMPANY	PO BOX 2575	CINCINNATI	OH	45201-2575	678-627-6000
22209	ATLANTIC INSURANCE COMPANY	P O BOX 131771	DALLAS	TX	75313-1771	972-650-2800
19895	ATLANTIC MUTUAL INSURANCE COMPANY	140 BROADWAY	NEW YORK	NY	10005-1101	212-943-1800
27235	AUTO CLUB FAMILY INSURANCE COMPANY	12901 NORTH FORTY DR	ST LOUIS	MO	63141	314-523-7350
18988	AUTO OWNERS INSURANCE CO MUTUAL	PO BOX 30880	LANSING	MI	48909-8160	313-323-1200
15512	AUTOMOBILE CLUB INTER-INS EXCHANGE	12901 NORTH FORTY DRIVE	ST LOUIS	MO	63141	314-523-7350
19062	AUTOMOBILE INS CO OF HARTFORD CT	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
10367	AVEMCO INSURANCE COMPANY	411 AVIATION WAY	FREDERICK	MD	21701-4799	301-694-5700
29530	AXA ART INSURANCE CORPORATION	4 WEST 58TH ST 8 FL	NEW YORK	NY	10019-2515	212-415-8421
33022	AXA CORPORATE SOLUTIONS INSURANCE COMPANY	17 STATE ST 36TH FL	NEW YORK	NY	10004	212-412-0700
16187	AXA RE PROPERTY AND CASUALTY INSURANCE COMPAN	17 STATE ST	NEW YORK	NY	10004-1501	212-493-9300
24813	BALBOA INSURANCE COMPANY	PO BOX 19702	IRVINE	CA	92623-9702	949-553-0700
18538	BANCINSURE INC	PO BOX 26104	OKLAHOMA CITY	OK	73126	405-290-5678
33162	BANKERS INSURANCE COMPANY	PO BOX 15707	ST PETERSBURG	FL	33733	727-823-4000
18279	BANKERS STANDARD INSURANCE COMPANY	PO BOX 41484 TL14P	PHILADELPHIA	PA	19101-1484	215-640-1000
29513	BAR PLAN MUTUAL INSURANCE CO THE	1717 HIDDEN CREEK COURT	ST LOUIS	MO	63131	314-965-3333
10966	BAR PLAN SURETY AND FIDELITY COMPANY, THE	1717 HIDDEN CRK CRT	TOWN & COUNTRY	MO	63131	314-965-3333
50034	BAR PLAN TITLE INSURANCE COMPANY THE	1717 HIDDEN CREEK COURT	ST. LOUIS	MO	63131	314-965-3333
38245	BCS INSURANCE COMPANY	676 N ST CLAIR	CHICAGO	IL	60611-2927	312-951-7700
41394	BENCHMARK INSURANCE COMPANY	6701 W 64TH ST #125	SHAWNEE MISSION	KS	66202	515-280-2511
19402	BIRMINGHAM FIRE INS CO OF PA	70 PINE STREET 21/99	NEW YORK	NY	10270	212-770-7000
20095	BITUMINOUS CASUALTY CORPORATION	320 18TH ST	ROCK ISLAND	IL	61201-8744	309-786-5401
20109	BITUMINOUS FIRE AND MARINE INS CO	320 18TH ST	ROCK ISLAND	IL	61201-8744	309-786-5401
24503	BLUE RIDGE INSURANCE COMPANY	ONE GENERAL DR	SUN PRAIRIE	WI	53596	860-651-1065
27081	BOND SAFEGUARD INSURANCE COMPANY	1919 S HIGHLAND AVE BLD A STE 300	LOMBARD	IL	60148	630-495-9380
20761	BOSTON OLD COLONY INSURANCE COMPANY	CNA PLAZA 25S	CHICAGO	IL	60685	312-822-5000
13528	BROTHERHOOD MUTUAL INSURANCE CO	P O BOX 2227	FORT WAYNE	IN	46801	260-482-8668
20788	BUCKEYE UNION INSURANCE COMPANY	CNA PLAZA 25S	CHICAGO	IL	60685	312-822-5000
20117	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	PO BOX M	SAN MATEO	CA	94402-0080	650-574-4000
20125	CALIFORNIA CASUALTY INSURANCE CO	PO BOX M	SAN MATEO	CA	94402-0080	650-574-4000
32271	CALIFORNIA INDEMNITY INSURANCE COMPANY	PO BOX 14910	LAS VEGAS	NV	89114-4910	702-838-8223
21946	CAMDEN FIRE INSURANCE ASSOCIATION THE	ONE BEACON ST	BOSTON	MA	02108	617-725-6000
15725	CAMERON MUTUAL INSURANCE COMPANY	214 E MCELWAIN	CAMERON	MO	64429-1350	816-632-6511
42498	CAMERON NATIONAL INSURANCE COMPANY	214 MCELWAIN DR	CAMERON	MO	64429	816-632-6511
36340	CAMICO MUTUAL INSURANCE COMPANY	1235 RADIO RD	REDWOOD CITY	CA	94065-1217	650-802-2500
10464	CANAL INSURANCE COMPANY	P O BOX 7	GREENVILLE	SC	29602-0007	864-242-5365
30589	CAPITAL CITY INSURANCE COMPANY INC	PO BOX 212157	COLUMBIA	SC	29221	803-731-7728
10472	CAPITOL INDEMNITY CORPORATION	PO BOX 5900	MADISON	WI	53705-0900	608-231-4450
10510	CAROLINA CASUALTY INSURANCE COMPANY	PO BOX 2575	JACKSONVILLE	FL	32203-2575	904-363-0900
11255	CATERPILLAR INSURANCE COMPANY	PO BOX 340001	NASHVILLE	TN	37203-0001	615-341-8144
19909	CENTENNIAL INSURANCE COMPANY	PO BOX 419063	CREVE COEUR	MO	63141-9063	212-943-1800
34274	CENTRAL STATES INDEMNITY CO OF OMAHA	PO BOX 34350	OMAHA	NE	68134-0350	402-397-1111
34649	CENTRE INSURANCE COMPANY	ONE CHASE MANHTN PLZ	NEW YORK	NY	10005	212-898-5300
36781	CENTRIS INSURANCE COMPANY	13403 NW FRWY	HOUSTON	TX	77040	713-996-1200
42765	CENTURION CASUALTY COMPANY	206 EIGHTH ST	DES MOINES	IA	50309	515-243-2131
26905	CENTURY-NATIONAL INSURANCE COMPANY	PO BOX 3999	NORTH HOLLYWOOD	CA	91609	818-760-0880
37524	CHARTER INDEMNITY COMPANY	PO BOX 223687	DALLAS	TX	75222-3687	972-690-5500
25615	CHARTER OAK FIRE INSURANCE CO THE	ONE TOWER SQUARE	HARTFORD	CT	06183-9070	860-277-0111
10642	CHEROKEE INSURANCE COMPANY	34200 MOUND RD	STERLING HEIGHT	MI	48310	954-429-2400
22810	CHICAGO INSURANCE COMPANY	55 E MONROE ST	CHICAGO	IL	60603-5702	312-346-6400
50229	CHICAGO TITLE INSURANCE CO	171 N CLARK ST ML:06TR	CHICAGO	IL	60601-3294	312-223-2000
12777	CHUBB INDEMNITY INSURANCE COMPANY	15 MOUNTAIN VIEW RD	WARREN	NJ	07061-1615	212-612-4000
10699	CHURCH INSURANCE CO THE	445 FIFTH AVE	NEW YORK	NY	10016	212-592-1800
18767	CHURCH MUTUAL INSURANCE COMPANY	PO BOX 357	MERRILL	WI	54452-0357	715-536-5577
22004	CIM INSURANCE CORPORATION	300 GALLERIA OFFICENTRE STE 200	SOUTHFIELD	MI	48034-8461	248-263-6900
28665	CINCINNATI CASUALTY COMPANY THE	PO BOX 145496	CINCINNATI	OH	45250-5496	513-870-2000
23280	CINCINNATI INDEMNITY COMPANY INC	PO BOX 145496	CINCINNATI	OH	45250-5496	513-870-2000
10677	CINCINNATI INS CO THE	PO BOX 145496	CINCINNATI	OH	45214-5496	513-870-2000
31534	CITIZENS INSURANCE COMPANY OF AMERICA	645 WEST GRAND RIVER	HOWELL	MI	48843	517-546-2160
10315	CIVIC PROPERTY & CASUALTY CO	PO BOX 2478	LOS ANGELES	CA	90051-2478	323-932-3200
20532	CLARENDON NATIONAL INS CO	1177 AVE AMERICS 44/45 FL	NEW YORK	NY	10036	212-605-9700
40266	CMG MORTGAGE INSURANCE COMPANY	5910 MINERAL POINT ROAD	MADISON	WI	53705	516-451-5300
34347	COLONIAL AMERICAN CASUALTY AND SURETY C	1400 AMERICAN LN TOWER 1	SCHAUMBURG	IL	60196	847-605-6000

PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
41785	COLORADO CASUALTY INSURANCE COMPANY	PO BOX 173638	ENGLEWOOD	CO	80217-3636	303-566-4800
27812	COLUMBIA INSURANCE COMPANY	3024 HARNEY ST	OMAHA	NE	68131-3580	402-536-3000
40371	COLUMBIA MUTUAL INSURANCE CO	PO BOX 618 LEGAL DEPT	COLUMBIA	MO	65205-0618	573-474-6193
19640	COLUMBIA NATIONAL INSURANCE COMPANY	PO BOX 618	COLUMBIA	MO	65205	402-330-5600
51373	COLUMBIAN NATIONAL TITLE INSURANCE CO	PO BOX 1515	TOPEKA	KS	66601	785-232-4365
40827	COMBINED SPECIALTY INSURANCE COMPANY	1000 MILWAUKEE AVE	GLENVIEW	IL	60025	847-953-1000
19410	COMMERCE AND INDUSTRY INSURANCE CO	175 WATER ST 18TH FL	NEW YORK	NY	10038	212-770-7000
32280	COMMERCIAL CASUALTY INSURANCE COMPANY	PO BOX 15645	LASVEGAS	NV	89114-5645	702-838-8223
20818	COMMERCIAL INS CO OF NEWARK NJ	CNA PLAZA 25S	CHICAGO	IL	60685	312-822-5000
10220	COMMONWEALTH INSURANCE COMPANY OF AMERICA	1700 7TH AVE STE 1850	SEATTLE	WA	98101	206-692-6670
50083	COMMONWEALTH LAND TITLE INS CO	2019 WALTON RD	ST LOUIS	MO	63114	804-267-8000
34711	COMPUTER INSURANCE COMPANY	10 WEYBOSSET ST, STE 502	PROVIDENCE	RI	02903-2818	401-431-2920
24872	CONNECTICUT INDEMNITY COMPANY THE	9 FARM SPRINGS DR	FARMINGTON	CT	06032	704-522-2000
24981	CONNIE LEE INS COMPANY	1 STATE ST PLZ 15TH FL	NEW YORK	NY	10004-1505	212-668-0340
32190	CONSTITUTION INSURANCE COMPANY	110 WILLIAM STREET	NEW YORK	NY	10038	212-754-7500
10204	CONSUMERS INSURANCE USA INC	PO BOX 700	MURFREESBORO	TN	37133-0700	615-896-6133
20443	CONTINENTAL CASUALTY COMPANY	CNA PLAZA 31S	CHICAGO	IL	60685-0001	312-822-5000
35289	CONTINENTAL INSURANCE COMPANY THE	CNA PLAZA 25S	CHICAGO	IL	60685	312-822-5000
28258	CONTINENTAL NATIONAL INDEMNITY COMPANY	10700 MONTGOMERY RD #150	CINCINNATI	OH	45242	312-822-5000
33480	CONTINENTAL WESTERN CASUALTY COMPANY	PO BOX 1594	DES MOINES	IA	50306-1594	515-278-3000
10804	CONTINENTAL WESTERN INSURANCE CO	PO BOX 1594	DES MOINES	IA	50306-1594	515-278-3000
37206	CONTRACTORS BONDING & INS COMPANY	1213 VALLEY STREET	SEATTLE	WA	98109-0271	206-628-7200
22730	CONVERIUM INSURANCE (NORTH AMERICA) INC	ONE CHASE MANHTTN PL 43F	NEW YORK	NY	10005	203-977-6110
16411	COOPERATIVE MUTUAL INSURANCE COMPANY	3905 S 148TH ST STE 100	OMAHA	NE	68141	402-492-2177
21318	COREGIS INSURANCE COMPANY	525 W VAN BUREN #500	CHICAGO	IL	60607	312-849-5000
10783	CORNERSTONE NATIONAL INSURANCE COMPANY	1000 W NIFONG BLD 8 #200	COLUMBIA	MO	65203-5861	573-817-2481
20982	COUNTRY CASUALTY INS CO	PO BOX 2100	BLOOMINGTON	IL	61702-2100	309-821-3000
20990	COUNTRY MUTUAL INSURANCE COMPANY	P O BOX 2100	BLOOMINGTON	IL	61701	309-821-3000
21008	COUNTRY PREFERRED INSURANCE COMPANY	1701 TOWANDA AVENUE	BLOOMINGTON	IL	61701	309-821-3000
30082	CPA INSURANCE COMPANY	PO BOX 250010	W BLOOMFIELD	MI	48325-0010	248-738-8812
31348	CRUM & FORSTER INDEMNITY COMPANY	305 MADISON AVE	MORRISTOWN	NJ	07960	630-954-5508
24660	CUMBERLAND CASUALTY & SURETY COMPANY	4311 W WATERS AVE #501	TAMPA	FL	33614	813-885-2112
10847	CUMIS INSURANCE SOCIETY INC	P O BOX 1084	MADISON	WI	53701-1084	608-238-5851
10499	DAIMLERCHRYSLER INSURANCE COMPANY	27777 INKSTER RD CIMS#405-26-10	FARMINGTON HILL	MI	48334-5326	248-948-3443
21164	DAIRYLAND INSURANCE COMPANY	1800 NORTH POINT DR	STEVENS POINT	WI	54481	715-346-6000
16705	DEALERS ASSURANCE COMPANY	3518 RIVERSIDE DRIVE	UPPER ARLINGTON	OH	43221-0185	860-256-2122
37907	DEARBROOK INSURANCE COMPANY	3075 SANDERS RD #H1A	NORTHBROOK	IL	60062	847-402-5000
37184	DEERFIELD INSURANCE COMPANY	TEN PARKWAY NORTH	DEERFIELD	IL	60015	847-572-6000
42587	DEPOSITORS INSURANCE COMPANY	701 FIFTH AVE	DES MOINES	IA	50304	515-280-4211
12718	DEVELOPERS SURETY AND INDEMNITY COMPANY	17780 FITCH #200	IRVINE	CA	92614	949-263-3300
10659	DIAMOND INSURANCE COMPANY	500 SKOKIE BLVD STE 300	NORTHBROOK	IL	60062	847-559-1002
42048	DIAMOND STATE INSURANCE COMPANY	3 BALA PLZ E STE 300	BALA CYNWYD	PA	19004	610-664-1500
36463	DISCOVER PROPERTY AND CASUALTY INSURANCE CO	385 WASHINGTON ST	ST PAUL	MN	55102	651-310-7911
34495	DOCTORS COMPANY AN INTERINS EXCHANGE	PO BOX 2900	NAPA	CA	94558-0900	707-226-0100
22926	ECONOMY FIRE & CASUALTY COMPANY	700 QUAKER LN	WARICK	RI	02886	401-827-4200
38067	ECONOMY PREFERRED INSURANCE COMPANY	700 QUAKER LN	WARICK	RI	02886	401-827-4200
40649	ECONOMY PREMIER ASSURANCE COMPANY	700 QUAKER LN	WARWICK	RI	02886	401-827-4200
21261	ELECTRIC INSURANCE COMPANY	152 CONANT ST	BEVERLY	MA	01915-1692	978-921-0660
21407	EMCASCO INSURANCE COMPANY	P O BOX 712	DES MOINES	IA	50303-0712	515-280-2511
21326	EMPIRE FIRE AND MARINE INSURANCE CO	13810 FNB PRKWY	OMAHA	NE	68154-5202	402-963-5000
20648	EMPLOYERS FIRE INSURANCE COMPANY	ONE BEACON ST	BOSTON	MA	02108-3106	617-725-6000
21458	EMPLOYERS INSURANCE COMPANY OF WAUSAU	PO BOX 8017	WAUSAU	WI	54402-8017	715-845-5211
21415	EMPLOYERS MUTUAL CASUALTY COMPANY	PO BOX 712	DES MOINES	IA	50303-0712	515-280-2511
39845	EMPLOYERS REINSURANCE CORPORATION	PO BOX 2991	OVERLAND PARK	KS	66201-1391	913-676-5200
25712	ESURANCE INSURANCE COMPANY	ONE BEACON ST	BOSTON	MA	02108	617-725-6000
20516	EULER AMERICAN CREDIT INDEMNITY COMPANY	100 E PRATT ST 5TH FL	BALTIMORE	MD	21202-1008	410-554-0700
10120	EVEREST NATIONAL INSURANCE COMPANY	477 MARTINSVILLE RD	LIBERTY CORNER	NJ	07938-0830	908-604-3000
26921	EVEREST REINSURANCE COMPANY	477 MARTINSVILLE RD	LIBERTY CORNER	NJ	07938-0830	908-604-3000
12750	EVERGREEN NATIONAL INDEMNITY COMPANY	PO BOX 163340	COLUMBUS	OH	43216-3340	614-895-2000
10318	EXACT PROPERTY & CASUALTY	PO BOX 2478	LOS ANGELES	CA	90051-2478	323-932-3200
10003	EXCESS SHARE INSURANCE CORPORATION	5656 FRANTZ ROAD	DUBLIN	OH	43017-3519	614-764-1900
35181	EXECUTIVE RISK INDEMNITY INC	15 MOUNTAIN VIEW ROAD	WARREN	NJ	07061	908-903-2000
21482	FACTORY MUTUAL INSURANCE COMPANY	PO BOX 7500	JOHNSTON	RI	02919-0500	401-275-3000
44784	FAIRFIELD INSURANCE COMPANY	695 E MAIN ST	STAMFORD	CT	06904-2350	203-328-5000
18664	FAIRMONT INSURANCE COMPANY	PO BOX 152870	IRVING	TX	75015	972-831-5000
11053	FARM AND CITY INSURANCE COMPANY	PO BOX 712	DES MOINES	IA	50303-0712	515-362-7600
26859	FARM BUREAU TOWN & COUNTRY INS CO OF MO	PO BOX 658	JEFFERSON CITY	MO	65102-0658	573-893-1400
19194	FARMERS ALLIANCE MUTUAL INS CO	PO BOX 1401	MCPHERSON	KS	67460-2846	620-241-2200
25704	FARMERS AND MERCHANTS INSURANCE CO	ONE BEACON ST	BOSTON	MA	02108	617-725-6000
21628	FARMERS INSURANCE COMPANY INC	10850 LOWELL AVE	SHAWNEE MISSION	KS	66210	913-661-6300
21652	FARMERS INSURANCE EXCHANGE	PO BOX 2478 TERMINAL ANN	LOS ANGELES	CA	90051	323-932-3200
13897	FARMERS MUTUAL HAIL INS CO OF IOWA	2323 GRAND AVE	DES MOINES	IA	50312-5392	515-282-9104
16381	FARMERS UNION CO-OPERATIVE INS CO OF NE	407 NORTH 117TH STREET	OMAHA	NE	68154	402-330-3555
41483	FARMINGTON CASUALTY COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
13838	FARMLAND MUTUAL INSURANCE COMPANY	1963 BELL AVENUE	DES MOINES	IA	50315-1090	515-245-8800
20281	FEDERAL INSURANCE COMPANY	251 N ILLINOIS, STE 1100	INDIANAPOLIS	IN	46204-1927	908-903-2000
13935	FEDERATED MUTUAL INSURANCE COMPANY	121 E PARK SQUARE	OWATONNA	MN	55060-3046	507-455-5200
11118	FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	PO BOX 15147	LENEXA	KS	66215	913-541-0150
28304	FEDERATED SERVICE INSURANCE COMPANY	PO BOX 328	OWATONNA	MN	55060-0328	507-455-5200
43460	FFG INSURANCE COMPANY	PO BOX 130745	DALLAS	TX	75313-0745	214-885-9076
25879	FIDELITY & GUARANTY INS UNDERWRITERS	385 WASHINGTON ST	ST PAUL	MN	55102	651-310-7911
35270	FIDELITY AND CASUALTY CO OF NY	CNA PLAZA 25S	CHICAGO	IL	60685	312-822-5000
39306	FIDELITY AND DEPOSIT CO MARYLAND	1400 AMERICAN LN TW 1	SCHAUMBURG	IL	60196	847-605-6000

PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
35386	FIDELITY AND GUARANTY INSURANCE COMPANY	385 WASHINGTON ST	ST PAUL	MN	55102	651-310-7911
51586	FIDELITY NATIONAL TITLE INSURANCE CO	17911 VON KARMAN AVENUE	IRVINE	CA	92614	805-696-7000
12815	FINANCIAL GUARANTY INSURANCE COMPANY	125 PARK AVE 6TH FL	NEW YORK	NY	10017	212-312-3000
31453	FINANCIAL PACIFIC INSURANCE COMPANY	PO BOX 292220	SACRAMENTO	CA	95829-2220	916-630-5000
18287	FINANCIAL SECURITY ASSUR INC	350 PARK AVE	NEW YORK	NY	10022	212-823-1146
24880	FIRE AND CASUALTY INS CO OF CONNECTICUT	9 FARM SPRINGS DR	FARMINGTON	CT	06032	704-522-2000
21660	FIRE INSURANCE EXCHANGE	PO BOX 2478 TERMINAL ANNEX	LOS ANGELES	CA	90051-2478	323-932-3200
42860	FIREMANS FUND INS CO OF MISSOURI	777 SAN MARIN DR	NOVATO	CA	94998-1320	415-899-2000
37273	FIREMANS FUND INS CO OF WISCONSIN	777 SAN MARIN DRIVE	NOVATO	CA	94998-1320	414-778-3333
21873	FIREMANS FUND INSURANCE COMPANY	777 SAN MARIN DRIVE	NOVATO	CA	94998-0001	415-899-2000
20850	FIREMENS INS CO OF NEWARK NEW JERSEY	CNA PLAZA 25S	CHICAGO	IL	60685	312-822-5000
37710	FIRST AMERICAN PROPERTY & CASUALTY INSURANCE CO	PO BOX 1679	SANTA ANA	CA	92702-1679	714-660-7850
50814	FIRST AMERICAN TITLE INSURANCE CO	1 FIRST AMERI WAY	SANTA ANA	CA	92707	714-800-3000
29980	FIRST COLONIAL INSURANCE COMPANY	1776 AMERICAN HERITAGE LIFE DR	JACKSONVILLE	FL	32224-6688	904-992-1776
16578	FIRST COMMUNITY INSURANCE COMPANY	360 CENTRAL AVENUE	ST PETERSBURG	FL	33701	813-342-4000
11177	FIRST FINANCIAL INSURANCE COMPANY	238 INTERNATIONAL RD	BURLINGTON	NC	27215	336-586-2500
33588	FIRST LIBERTY INSURANCE CORP THE	175 BERKELEY ST	BOSTON	MA	02117-0140	617-557-9500
42722	FIRST MARINE INSURANCE COMPANY	PO BOX 359	OSAGE BEACH	MO	65065-0369	573-348-2743
24724	FIRST NATIONAL INS CO OF AMERICA	SAFECO PLAZA	SEATTLE	WA	98185-0001	206-545-5000
34916	FIRST SPECIALTY INSURANCE CORPORATION	5200 METCALF	OVERLAND PARK	KS	66201	913-676-5050
13978	FLORISTS MUTUAL INSURANCE COMPANY	#1 HORTICULTURAL LANE	EDWARDSVILLE	IL	62025	618-656-4240
38776	FOLKSAMERICA REINSURANCE COMPANY	ONE LIBERTY PLZ 19TH FL	NEW YORK	NY	10008	212-312-2500
11185	FOREMOST INSURANCE CO	PO BOX 3333-LOC 1345	GRAND RAPIDS	MI	49501-2450	616-942-3000
11800	FOREMOST PROPERTY AND CASUALTY INS CO	PO BOX 2450	GRAND RAPIDS	MI	49501-2450	616-942-3000
41513	FOREMOST SIGNATURE INSURANCE COMPANY	PO BOX 3333-LOC 1345	GRAND RAPIDS	MI	49501	616-942-3000
38830	FORT WAYNE HEALTH & CASUALTY INSURANCE COMPANY	PO BOX 7808	FORT WAYNE	IN	46801-7808	260-455-2000
14249	FOUNDERS INSURANCE COMPANY	1845 E BIRCHWOOD AVE	DESLAINES	IL	60018	847-768-0040
28339	GATEWAY INSURANCE COMPANY	1401 S BRENTWOOD BLVD STE 1000	ST LOUIS	MO	63144	314-373-3333
20796	GE CASUALTY INSURANCE COMPANY	500 VIRGINIA DR	FORT WASHINGTON	PA	19034	612-341-4530
34789	GE PROPERTY & CASUALTY INSURANCE COMPANY	500 VIRGINIA DR	FORT WASHINGTON	PA	19034	612-341-4530
22969	GE REINSURANCE CORPORATION	540 W NORTHWEST HWY	BARRINGTON	IL	60010	847-277-5300
29823	GE RESIDENTIAL MORTG INS CORP OF NC	PO BOX 177800	RALEIGH	NC	27619	919-846-4100
41491	GEICO CASUALTY COMPANY	ONE GEICO PLAZA	WASHINGTON	DC	20078-0001	301-986-3000
35882	GEICO GENERAL INS CO	GEICO PLAZA	WASHINGTON	DC	20076-0001	301-986-3000
22055	GEICO INDEMNITY COMPANY	ONE GEICO PLAZA	WASHINGTON	DC	20076-0001	301-986-3000
18821	GENERAL CASUALTY CO OF ILLINOIS	ONE GENERAL DRIVE	SUN PRAIRIE	WI	53596	608-837-4440
24414	GENERAL CASUALTY CO OF WISCONSIN	ONE GENERAL DRIVE	SUN PRAIRIE	WI	53596	608-837-4440
38458	GENERAL ELECTRIC MORT INS CORP	PO BOX 177800	RALEIGH	NC	27619	919-846-4100
16675	GENERAL ELECTRIC MORT INS CORP OF NC	PO BOX 177800	RALEIGH	NC	27619-1800	919-846-4100
37931	GENERAL FIRE & CASUALTY COMPANY	2710 SUNRISE RIM ROAD, STE 100	BOISE	ID	83702	208-345-6658
24732	GENERAL INSURANCE CO OF AMERICA	SAFECO PLAZA	SEATTLE	WA	98185-0001	206-545-5000
22039	GENERAL REINSURANCE CORPORATION	PO BX 10350 FINANCIAL CTR	STAMFORD	CT	06904-2350	203-328-5000
39322	GENERAL SECURITY NATIONAL INSURANCE COMPANY	199 WATER ST, 21ST FLOOR	NEW YORK	NY	10038	212-480-1900
11967	GENERAL STAR NATIONAL INS CO	PO BOX 10350	STAMFORD	CT	06904-2350	203-328-5700
38962	GENESIS INSURANCE COMPANY	695 EAST MAIN ST	STAMFORD	CT	06904-2352	203-328-5000
41343	GERLING AMERICA INSURANCE COMPANY	717 FIFTH AVE	NEW YORK	NY	10022	212-756-2600
25422	GERLING NCM CREDIT INSURANCE INC	5026 CAMPBELL BLVD STE C	BALTIMORE	MD	21236	410-246-5501
34622	GLENS FALLS INSURANCE COMPANY THE	CNA PLAZA 25S	CHICAGO	IL	60685	312-822-5000
24600	GLOBE INDEMNITY COMPANY	7500 COLLEGE BLVD #650	OVERLAND PARK	KS	66210	704-522-2000
11044	GMAC INSURANCE COMPANY ONLINE INC	PO BOX 3199	WINSTON-SALEM	NC	27102-3199	314-493-8000
22063	GOVERNMENT EMPLOYEES INSURANCE CO	GEICO PLAZA	WASHINGTON	DC	20076-0001	301-986-3000
22098	GRAIN DEALERS MUTUAL INSURANCE CO	PO BOX 1747	INDIANAPOLIS	IN	46206-1747	317-923-2453
23809	GRANITE STATE INSURANCE COMPANY	175 WATER ST 18TH FL	NEW YORK	NY	10038	212-770-7000
26832	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	PO BOX 2575	CINCINNATI	OH	45201-2575	513-369-5000
26344	GREAT AMERICAN ASSURANCE COMPANY	580 WALNUT ST	CINCINNATI	OH	45202	513-369-5000
10646	GREAT AMERICAN CONTEMPORARY INSURANCE COMPANY	580 WALNUT STREET	CINCINNATI	OH	45202-3180	513-369-5000
16691	GREAT AMERICAN INSURANCE COMPANY	49 E 4TH ST DIXIE TERM S STE 400	CINCINNATI	OH	45202	513-369-5000
22136	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	580 WALNUT ST	CINCINNATI	OH	45202	513-369-5000
31135	GREAT AMERICAN SECURITY INSURANCE COMPANY	580 WALNUT ST SUITE 825	CINCINNATI	OH	45202	513-369-5000
33723	GREAT AMERICAN SPIRIT INSURANCE COMPANY	580 WALNUT ST STE 825	CINCINNATI	OH	45202	513-369-5000
25224	GREAT DIVIDE INSURANCE COMPANY	7273 E BUTHERUS DR	SCOTTSDALE	AZ	85260	480-951-0905
20303	GREAT NORTHERN INSURANCE COMPANY	P O BOX 1615	WARREN	NJ	07061-1615	908-903-2000
11371	GREAT WEST CASUALTY COMPANY	PO BOX 277	S SIOUX CITY	NE	68778	402-494-2411
22322	GREENWICH INSURANCE COMPANY	70 SEAVIEW AVE	STAMFORD	CT	06902-5040	203-964-5200
14117	GRINNELL MUTUAL REINSURANCE COMPANY	4215 HWY 146	GRINNELL	IA	50112-0790	641-236-6121
16144	GRINNELL SELECT INSURANCE COMPANY	4215 HWY 146	GRINNELL	IA	50112-0792	641-236-6121
40541	GROGERS INSURANCE COMPANY	PO BOX 22146	MILWAUKIE	OR	97269-2146	704-522-2000
37443	GUARANTEE COMPANY OF NORTH AMERICA USA THE	8000 MIDLANTIC DR STE 410 N	MOUNT LAUREL	NJ	08054	856-439-0066
11401	GUARANTY NATIONAL INSURANCE COMPANY	9 FARM SPRINGS ROAD	FARMINGTON	CT	06032	704-522-2000
42331	GUIDEONE AMERICA INSURANCE COMPANY	1111 ASHWORTH RD	W DES MOINES	IA	50265-3536	515-267-5000
42803	GUIDEONE ELITE INSURANCE COMPANY	1111 ASHWORTH ROAD	W DES MOINES	IA	50265	515-267-5000
15032	GUIDEONE MUTUAL INSURANCE COMPANY	1111 ASHWORTH	W DES MOINES	IA	50265-3538	515-267-5000
14559	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	PO BOX 65600	WEST DES MOINES	IA	50265-0600	515-267-5000
22217	GULF INSURANCE COMPANY	P O BOX 131771	DALLAS	TX	75313-1771	972-650-2800
10796	GULF INSURANCE COMPANY UK LIMITED	P O BOX 131771	DALLAS	TX	75313-1771	972-650-2800
42811	GULF UNDERWRITERS INSURANCE COMPANY	P O BOX 131771	DALLAS	TX	75313-1771	972-650-2800
22292	HANOVER INSURANCE COMPANY THE	100 NORTH PARKWAY	WORCESTER	MA	01605	508-855-4476
21806	HARBOR SPECIALTY INSURANCE COMPANY	1177 AVE OF AMERICAS	NEW YORK	NY	10036	212-805-9700
26433	HARCO NATIONAL INSURANCE COMPANY	PO BOX 68309	SCHAUMBURG	IL	60168-0309	847-734-4100
23582	HARLEYSVILLE INSURANCE COMPANY	7900 W 78TH ST #400	EDINA	MN	55439-2519	952-829-1400
14168	HARLEYSVILLE MUTUAL INSURANCE CO	355 MAPLE AVE	HARLEYSVILLE	PA	19438-2297	215-256-5000
22357	HARTFORD ACCIDENT & INDEMNITY CO	55 FARMINGTON AVE STE 100	HARTFORD	CT	06105-3725	860-547-5000
29424	HARTFORD CASUALTY INS CO	55 FARMINGTON AVE STE 100	HARTFORD	CT	06105-3725	860-547-5000

PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
19682	HARTFORD FIRE INSURANCE COMPANY	55 FARMINGTON AVE STE 100	HARTFORD	CT	06105-3725	860-547-5000
37478	HARTFORD INSURANCE CO OF MIDWEST THE	55 FARMINGTON AVE STE 100	HARTFORD	CT	06105-3725	860-547-5000
11452	HARTFORD STEAM BOILER INSPECTION & INS	PO BOX 5024	HARTFORD	CT	06102-5024	860-722-1866
30104	HARTFORD UNDERWRITERS INSURANCE CO	55 FARMINGTON AVE STE 100	HARTFORD	CT	06105-3725	860-547-5000
31550	HAULERS INSURANCE COMPANY INC	PO BOX 270	COLUMBIA	TN	38401-0270	931-381-5406
36919	HAWKEYE SECURITY INSURANCE COMPANY	62 MAPLE AVE	KEENE	OH	03431	414-547-3636
39527	HERITAGE INDEMNITY COMPANY	7125 W JEFFERSON AVE #200	LAKEWOOD	CO	80235-2305	303-987-5590
21741	HOMELAND CENTRAL INSURANCE COMPANY	ONE BEACON ST	BOSTON	MA	02108	617-725-6522
20419	HOMESITE INDEMNITY COMPANY	99 BEDFORD ST	BOSTON	MA	02111	617-832-1300
22578	HORACE MANN INSURANCE COMPANY	1 HORACE MANN PLAZA	SPRINGFIELD	IL	62715-0001	217-789-2500
22756	HORACE MANN PROPERTY & CASUALTY INSURANCE CO	#1 HORACE MANN PLAZA	SPRINGFIELD	IL	62715	217-789-2500
38849	HOUSTON GENERAL INS CO	ONE BEACON ST	BOSTON	MA	02108-3107	617-725-7825
25054	HUDSON INSURANCE COMPANY	300 FIRST STAMFORD PL, 6TH FL	STAMFORD	CT	06902	212-978-2700
23817	ILLINOIS NATIONAL INSURANCE COMPANY	175 WATER ST 18TH FL	NEW YORK	NY	10038	312-930-5417
43575	INDEMNITY INSURANCE CO OF NORTH AMERICA	PO BOX 41484 TL14P	PHILADELPHIA	PA	19101-1484	215-640-2324
29831	INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	2 EAST CHASE ST MAIL STAT #55	BALTIMORE	MD	21202	410-385-6990
14265	INDIANA LUMBERMENS MUTUAL INS CO	PO BOX 68600	INDIANAPOLIS	IN	46268-0600	860-843-7600
22268	INFINITY INSURANCE COMPANY	2204 LAKESHORE DR	BIRMINGHAM	AL	30189	205-870-4000
23264	INLAND INSURANCE COMPANY	PO BOX 80468	LINCOLN	NE	68501-0468	402-435-4302
19429	INSURANCE CO OF THE STATE OF PA	175 WATER ST 18TH FL	NEW YORK	NY	10038	212-770-7000
26700	INSURANCE COMPANY OF ILLINOIS	4333 BROOKLYN AVE	SEATTLE	WA	98185	206-545-5000
22713	INSURANCE COMPANY OF NORTH AMERICA	PO BOX 41484 TL14P	PHILADELPHIA	PA	19101-1484	215-640-2324
27847	INSURANCE COMPANY OF THE WEST	PO BOX 85563	SAN DIEGO	CA	92186-5563	658-350-2400
37257	INSURANCE CORPORATION OF HANNOVER	333 S HOPE ST STE 2400	LOS ANGELES	CA	90071	213-613-0108
18341	INSURANCE CORPORATION OF NEW YORK	ONE CANTERBURY GREEN	STAMFORD	CT	06901	203-705-2000
22780	INTEGON GENERAL INSURANCE CORPORATION	PO BOX 3199	WINSTON-SALEM	NC	27152-3199	336-770-2000
22772	INTEGON INDEMNITY CORP	P O BOX 3199	WINSTON SALEM	NC	27102-3199	336-770-2000
29742	INTEGON NATIONAL INSURANCE COMPANY	500 W FIFTH STREET	WINSTON-SALEM	NC	27102-3199	336-770-2000
10037	INTERLEX INSURANCE COMPANY	1343 E KINGSLEY STE G	SPRINGFIELD	MO	65804	417-889-1010
33367	INTERMED INSURANCE COMPANY	1343 E KINGSLEY STE G	SPRINGFIELD	MO	65804	417-889-1010
24139	INTERNATIONAL BUS & MERCANTILE REASSUR	307 N MICHIGAN AVE	CHICAGO	IL	60601-5311	312-346-8100
11592	INTERNATIONAL FIDELITY INSURANCE CO	ONE NEWARK CENTER 20TH FL	NEWARK	NJ	07102	973-624-7200
22837	INTERSTATE INDEMNITY COMPANY	55 E MONROE ST	CHICAGO	IL	60603-5773	312-346-6400
11630	JEFFERSON INSURANCE COMPANY	55 E MONROE ST	CHICAGO	IL	60603	201-222-8666
14354	JEWELERS MUTUAL INSURANCE COMPANY	24 JEWELERS PARK DR	NEENAH	WI	54956-3702	920-725-4326
25590	K-M INSURANCE COMPANY	PO BOX 26967	OKLAHOMA CITY	OK	73126-0967	405-290-5600
15962	KANSAS BANKERS SURETY COMPANY THE	PO BOX 1654	TOPEKA	KS	66601-1654	785-228-0000
20885	KANSAS CITY FIRE & MARINE INS CO	CNA PLAZA 25S	CHICAGO	IL	60685	312-822-5000
34703	KANSAS MEDICAL MUTUAL INS CO	PO BOX 2307	TOPEKA	KS	66612	785-232-2224
10915	KEMPER AUTO AND HOME INSURANCE COMPANY	1 KEMPER DRIVE	LONG GROVE	IL	60049-0001	847-320-2000
27138	KEMPER CASUALTY INSURANCE COMPANY	1 KEMPER DRIVE F-3	LONG GROVE	IL	60049-0001	847-320-2000
26077	LANCER INSURANCE COMPANY	370 W PARK AVENUE	LONG BEACH	NY	11561-3292	516-431-4441
50237	LAND TITLE INS CO OF ST LOUIS	7600 FORSYTH BLVD	CLAYTON	MO	63105	314-821-5515
50024	LAWYERS TITLE INSURANCE CORPORATION	2019 WALTON ROAD	ST LOUIS	MO	63114	804-267-8000
11738	LEADER INSURANCE COMPANY	4100 HARRY HINES BLVD	DALLAS	TX	75219	214-526-3876
42404	LIBERTY INSURANCE CORPORATION	175 BERKELEY ST	BOSTON	MA	02117-0140	617-357-9500
19917	LIBERTY INSURANCE UNDERWRITERS INC.	61 BROADWAY, 25TH FLOOR	NEW YORK	NY	10006	617-574-5555
23035	LIBERTY MUTUAL FIRE INSURANCE CO	175 BERKELEY ST	BOSTON	MA	02117-0140	617-357-9500
23043	LIBERTY MUTUAL INSURANCE COMPANY	175 BERKELEY ST	BOSTON	MA	02117-0140	617-357-9500
33855	LINCOLN GENERAL INSURANCE CO	PO BOX 3709	YORK	PA	17402	717-757-0000
14400	LITITZ MUTUAL INSURANCE COMPANY	PO BOX 900	LITITZ	PA	17543-7007	717-626-4751
33600	LM INSURANCE CORPORATION	175 BERKELEY ST	BOSTON	MA	02117-0140	617-357-9500
22977	LUMBERMENS MUTUAL CASUALTY CO	KEMPER CENTER	LONG GROVE	IL	60049-0001	847-320-2000
23108	LUMBERMENS UNDERWRITING ALLIANCE	2501 N MILITARY TRAIL	BOCA RATON	FL	33431-6398	561-994-1900
35769	LYNDON PROPERTY INSURANCE COMPANY	520 MARYVILLE CENTRE DR STE 500	ST LOUIS	MO	63141-5814	314-275-5200
29998	MARINE INDEMNITY INSURANCE CO OF AMERIC	9300 ARROWPOINT BLVD	CHARLOTTE	NC	28273-8136	704-522-2000
28932	MARKEL AMERICAN INSURANCE COMPANY	4600 COX RD	GLEN ALLEN	VA	23060	804-527-2700
38970	MARKEL INSURANCE COMPANY	4600 COX RD	GLEN ALLEN	VA	23060	573-445-8441
19356	MARYLAND CASUALTY COMPANY	1400 AMERICAN LN TOWER 1 19TH FL	SCHAUMBURG	IL	60196-1056	847-605-6000
22306	MASSACHUSETTS BAY INS CO	100 NORTH PARKWAY	WORCESTER	MA	01605	508-855-4476
23825	MBIA INSURANCE CORP. OF ILLINOIS	113 KING STREET	ARMONK	NY	10504	914-273-4545
12041	MBIA INSURANCE CORPORATION	113 KING ST	ARMONK	NY	10504	914-273-4545
33391	MEDICAL ASSURANCE CO INC THE	PO BOX 590009	BIRMINGHAM	AL	35259-0009	205-877-4400
10586	MEDICAL LIABILITY ALLIANCE	PO BOX 1498	JEFFERSON CITY	MO	65102-1498	573-893-5300
11843	MEDICAL PROTECTIVE COMPANY	5814 REED RD	FORT WAYNE	IN	46835	219-485-9622
22241	MEDMARC CASUALTY INSURANCE COMPANY	PO BOX 10809	CHANTILLY	VA	20153-0809	703-273-1995
33650	MENDOTA INSURANCE COMPANY	PO BOX 64816	ST PAUL	MN	55164-0816	651-688-4500
31968	MERASTAR INSURANCE COMPANY	PO BOX 181101	CHATTANOOGA	TN	37414-6101	423-296-7400
14494	MERCHANTS BONDING CO (MUTUAL)	2100 FLEUR DRIVE	DES MOINES	IA	50321-1158	515-243-8171
10502	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	PO BOX 1980	INDIANAPOLIS	IN	46206-1980	614-464-5000
23353	MERIDIAN SECURITY INSURANCE COMPANY	PO BOX 1980	INDIANAPOLIS	IN	46206	614-464-5000
40169	METROPOLITAN CASUALTY INS CO	PO BOX 350	WARWICK	RI	02887-0350	401-827-2400
25321	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS C	PO BOX 380	WARWICK	RI	02887	401-827-2400
39950	METROPOLITAN GENERAL INS CO	PO BOX 350	WARWICK	RI	02887-0350	401-827-2400
34339	METROPOLITAN GROUP PROP & CAS INS CO	PO BOX 350	WARWICK	RI	02887	401-827-2400
26298	METROPOLITAN PROPERTY & CASUALTY INS CO	PO BOX 350	WARWICK	RI	02887-0350	401-827-2400
40150	MGA INSURANCE COMPANY INC	P O BOX 2933	FT WORTH	TX	76119	817-336-2500
18740	MGIC INDEMNITY CORPORATION	PO BOX 756	MILWAUKEE	WI	53201-0756	847-699-0600
38660	MIC GENERAL INSURANCE CORPORATION	PO BOX 3189	WINSTON-SALEM	NC	27102-3189	314-493-8000
38601	MIC PROPERTY AND CASUALTY INS CORP	300 GALLERIA OFFICENTRE STE 200	SOUTHFIELD	MI	48034-8461	248-263-6900
14508	MICHIGAN MILLERS MUTUAL INS CO	PO BOX 30060	LANSING	MI	48909-7560	517-482-6211
21687	MID CENTURY INSURANCE COMPANY	PO BOX 2478 TERMINAL ANNEX	LOS ANGELES	CA	90051-2478	323-932-3200
23418	MID-CONTINENT CASUALTY COMPANY	PO BOX 1409	TULSA	OK	74101	918-587-7221

PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
36650	MID-STATE SURETY CORPORATION	3400 E LAFAYETTE	DETROIT	MI	48207	313-886-2200
23612	MIDWEST EMPLOYERS CASUALTY COMPANY	13801 RIVERPORT DR #200	MARYLAND HTS	MO	63043-4810	314-298-7332
23515	MIDWESTERN INDEMNITY COMPANY THE	62 MAPLE AVE	KEENE	NH	03431	513-576-3200
19011	MIDWESTERN INSURANCE COMPANY	ONE BEACON ST	BOSTON	MA	02108-3100	617-725-6000
40185	MILLERS CLASSIFIED INSURANCE COMPANY	111 E FOURTH ST POB 9006	ALTON	IL	62002-9006	618-463-3636
14583	MILLERS MUTUAL INSURANCE ASSOCIATION	PO BOX 9006	ALTON	IL	62002-9006	618-463-3636
42234	MINNESOTA LAWYERS MUTUAL INSURANCE COMPANY	333 S 7TH ST STE 2200	MINNEAPOLIS	MN	55402	612-341-4530
10191	MISSOURI EMPLOYERS MUTUAL INS CO	1000 W NIFONG BLVD	COLUMBIA	MO	65203	573-499-9714
27642	MISSOURI HOSPITAL PLAN	PO BOX 1498	JEFFERSON CITY	MO	65102	573-893-5300
32654	MISSOURI PHYSICIANS ASSOCIATES	101 S HANLEY RD STE 1250	ST LOUIS	MO	63105	314-727-4555
00103	MISSOURI PROPERTY INS PLACEMENT FACILIT.	906 OLIVE ST STE 1000	ST LOUIS	MO	63101-1432	800-392-7240
22551	MITSUI MARINE & FIRE INS CO OF AMERICA	33 WHITEHALL ST 26TH FL	NEW YORK	NY	10004-2112	212-480-2550
32077	MONTGOMERY WARD INSURANCE COMPANY	200 MARTINGALE RD	SCHAUMBURG	IL	60173-2096	847-605-3000
31232	MONUMENTAL GENERAL CASUALTY COMPANY	520 PARK AVE	BALTIMORE	MD	21201-4500	410-685-5500
29858	MORTGAGE GUARANTY INS CORP	PO BOX 756	MILWAUKEE	WI	53201-0756	630-368-2000
22012	MOTORS INSURANCE CORPORATION	300 GALLERIA OFFICE CENTRE STE 200	SOUTHFIELD	MI	48034	248-263-6900
27014	MUTUAL FIRE AND STORM INSURANCE CO	600 SOUTH STARR AVE	BURLINGTON	IA	52601-3012	319-752-0866
31119	MUTUAL PROTECTIVE INS CO	PO BOX 3477	OMAHA	NE	68103-0477	402-391-6900
23647	MUTUAL SERVICE CASUALTY INSURANCE CO	PO BOX 64035	ST PAUL	MN	55164	651-631-7000
11878	MUTUALAID EXCHANGE	8717 W 110TH ST STE 100	OVERLAND PRK	KS	66210	913-338-1100
30945	NATIONAL ALLIANCE INSURANCE CO	PO BOX 3199	WINSTON-SALEM	NC	27102-3199	314-542-2400
23663	NATIONAL AMERICAN INSURANCE COMPANY	1008 MANVEL AVE PO BOX 9	CHANDLER	OK	74834	405-258-0804
11991	NATIONAL CASUALTY COMPANY	8877 N. GAINES CTR DR	SCOTTSDALE	AZ	85258	480-365-4000
16217	NATIONAL FARMERS UNION PRO & CAS CO	11900 E CORNELL AVE	AURORA	CO	80014-3194	303-337-5500
23752	NATIONAL FARMERS UNION STANDARD INS CO	11900 E CORNELL AVE	AURORA	CO	80014-3194	303-337-5500
15679	NATIONAL FIRE AND INDEMNITY EXCHANGE	4233 SULPHUR AVE	ST LOUIS	MO	63109	314-832-1118
20478	NATIONAL FIRE INS CO OF HARTFORD	CNA PLAZA 31S	CHICAGO	IL	60685	312-822-5000
42447	NATIONAL GENERAL ASSURANCE COMPANY	PO BOX 3199	WINSTON-SALEM	NC	27102-3199	314-493-8000
23728	NATIONAL GENERAL INS CO	PO BOX 3199	WINSTON-SALEM	NC	27102-3199	314-493-8000
20087	NATIONAL INDEMNITY COMPANY	3024 HARNEY ST	OMAHA	NE	68131-3583	402-536-3000
27944	NATIONAL INSURANCE ASSOCIATION	PO BOX 6070	INDIANAPOLIS	IN	46206-6070	317-816-3400
23736	NATIONAL INSURANCE UNDERWRITERS	13403 NORTHWEST FRWY	HOUSTON	TX	77040	713-462-1000
32620	NATIONAL INTERSTATE INSURANCE COMPANY	3250 INTERSTATE DRIVE	RICHHFIELD	OH	44236-9000	617-357-2500
20052	NATIONAL LIABILITY & FIRE INS CO	3024 HARNEY ST	OMAHA	NE	68131-3583	402-536-3000
15474	NATIONAL LLOYDS INSURANCE COMPANY	PO BOX 2650	WACO	TX	76702-2650	254-399-0626
34835	NATIONAL REINSURANCE CORP THE	695 E MAIN ST	STAMFORD	CT	06904-2350	203-328-5000
21881	NATIONAL SURETY CORPORATION	777 SAN MARIN DRIVE	NOVATO	CA	94988	312-441-5400
19445	NATIONAL UNION FIRE INSURANCE CO OF PITTSBURG	175 WATER ST 18TH FL	NEW YORK	NY	10038	212-770-7000
28223	NATIONWIDE AGRIBUSINESS INS CO	1993 BELL AVE	DES MOINES	IA	50315-1090	515-245-8800
10723	NATIONWIDE ASSURANCE COMPANY	ONE NATIONWIDE PLZ	COLUMBUS	OH	43216	614-249-7111
23760	NATIONWIDE GENERAL INSURANCE CO	1 NATIONWIDE PLZ	COLUMBUS	OH	43216	614-249-7111
23778	NATIONWIDE MUTUAL FIRE INSURANCE CO	ONE NATIONWIDE PLAZA	COLUMBUS	OH	43216	614-249-7111
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	1 NATIONWIDE PLAZA	COLUMBUS	OH	43216	614-249-7111
37877	NATIONWIDE PROPERTY & CASUALTY INS CO	ONE NATIONWIDE PLAZA	COLUMBUS	OH	43216	614-249-7111
25240	NAU COUNTRY INSURANCE COMPANY	6701 HWY 10 NW	RAMSEY	MN	55303-4548	763-427-3770
42307	NAVIGATORS INSURANCE COMPANY	ONE PENN PLZ 55TH FL	NEW YORK	NY	10119	212-244-2333
15865	NCMIC INSURANCE COMPANY	PO BOX 9118	DES MOINES	IA	50306-9118	515-222-1736
10317	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO	PO BOX 2478	LOS ANGELES	CA	90051-2478	323-932-3200
21830	NEW ENGLAND INSURANCE COMPANY	150 FEDERAL ST	BOSTON	MA	02110	617-526-8500
23841	NEW HAMPSHIRE INSURANCE COMPANY	175 WATER ST 18TH FL	NEW YORK	NY	10038	212-770-7000
12130	NEW SOUTH INSURANCE COMPANY	500 W FIFTH STREET	WINSTON-SALEM	NC	27102-3199	336-770-2000
16608	NEW YORK MARINE & GENERAL INS CO	330 MADISON AVENUE	NEW YORK	NY	10017	212-551-0800
35106	NIAGARA FIRE INSURANCE COMPANY	CNA PLAZA 25S	CHICAGO	IL	60685	312-822-5000
36684	NONPROFITS INSURANCE COMPANY	920 SECOND AVE S #700	MINNEAPOLIS	MN	55402-4023	612-376-4200
29874	NORTH AMERICAN SPECIALTY INS CO	650 ELM ST	MANCHESTER	NH	03101	603-644-6600
21105	NORTH RIVER INSURANCE COMPANY THE	305 MADISON AVE POB 1943	MORRISTOWN	NJ	07960-1943	630-954-5508
22047	NORTH STAR REINSURANCE CORPORATION	PO BOX 120052	STAMFORD	CT	06912-0052	203-328-5000
36455	NORTHBROOK INDEMNITY CO	3075 SANDERS RD #H1A	NORTHBROOK	IL	60062	847-402-5000
19224	NORTHBROOK PROPERTY & CASUALTY INS CO	385 WASHINGTON ST	ST. PAUL	MN	55102	651-310-7911
38369	NORTHERN ASSURANCE CO OF AMERICA	ONE BEACON ST	BOSTON	MA	02108-3106	617-725-6000
19372	NORTHERN INSURANCE CO OF NEW YORK	1400 AMERICAN LN TWR 1 19TH FL	SCHAUMBURG	IL	60196-1056	847-605-6000
27987	NORTHFIELD INSURANCE COMPANY	1295 NORTHLAND DRIVE	MENDOTA HEIGHTS	MN	55120	651-688-4100
24015	NORTHLAND INSURANCE COMPANY	1295 NORTHLAND DR	MENDOTA HEIGHTS	MN	55120	651-688-4100
34630	OAK RIVER INSURANCE COMPANY	9290 W DODGE RD #300	OMAHA	NE	68114-3363	402-393-7255
23248	OCCIDENTAL FIRE & CAS CO OF NC	PO BOX 10800	RALEIGH	NC	27605-0800	919-833-1600
35602	OHIC INSURANCE COMPANY	155 E BROAD ST 13TH FL	COLUMBUS	OH	43215-3621	614-221-7777
24074	OHIO CASUALTY INSURANCE COMPANY	9450 SEWARD ROAD	FAIRFIELD	OH	45014	513-603-2400
24104	OHIO FARMERS INSURANCE CO	PO BOX 5001 ONE PARK CIRC	WESTFIELD CENTE	OH	44251-5001	330-887-0101
26565	OHIO INDEMNITY COMPANY	250 E BROAD ST 10TH FL	COLUMBUS	OH	43215	614-228-2800
24082	OHIO SECURITY INSURANCE COMPANY	9450 SEWARD ROAD	FAIRFIELD	OH	45014	513-603-2400
36625	OLD RELIABLE CASUALTY COMPANY	231 W LOCKWOOD AVE	WEBSTER GROVES	MO	63119-2327	314-968-4900
24147	OLD REPUBLIC INSURANCE COMPANY	PO BOX 789	GREENSBURG	PA	15601-0789	724-834-5000
35424	OLD REPUBLIC MINNEHOMA INSURANCE CO	PO BOX 470185	TULSA	OK	74147-0185	918-494-7000
50520	OLD REPUBLIC NATIONAL TITLE INS CO	400 SECOND AVE S	MINNEAPOLIS	MN	55401-2499	612-371-1111
40444	OLD REPUBLIC SURETY COMPANY	PO BOX 1635	MILWAUKEE	WI	53001	262-797-2640
37060	OLD UNITED CASUALTY COMPANY	PO BOX 785	SHAWNEE MISSION	KS	66201	913-432-6400
37540	OMAHA PROPERTY AND CASUALTY INS CO	3102 FARNAM ST	OMAHA	NE	68131-3405	402-342-3326
39098	OMNI INSURANCE COMPANY	2018 POWERS FERRY ROAD	ATLANTA	GA	30339-5003	770-852-4500
20621	ONEBEACON AMERICA INSURANCE COMPANY	ONE BEACON ST	BOSTON	MA	02108-3193	617-725-6000
21970	ONEBEACON INSURANCE COMPANY	ONE BEACON ST	BOSTON	MA	02108	617-725-6000
32700	OWNERS INSURANCE COMPANY	PO BOX 30660	LANSING	MI	48909-8160	517-323-1200
22748	PACIFIC EMPLOYERS INSURANCE COMPANY	PO BOX 41484 TL14P	PHILADELPHIA	PA	19101-1484	215-640-2324
20346	PACIFIC INDEMNITY COMPANY	15 MOUNTAIN VIEW RD	WARREN	NJ	07061-1615	908-903-2000

PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
37850	PACIFIC SPECIALTY INSURANCE COMPANY	3601 HAVEN AVE	MENLO PRK	CA	94025-1033	650-780-4800
10222	PACO ASSURANCE COMPANY INC	110 WESTWOOD PLC STE 100	BRENTWOOD	TN	37027	615-371-8776
29572	PAFCO GENERAL INSURANCE COMPANY	4720 KINGSWAY DR	INDIANAPOLIS	IN	46205	317-259-6300
18139	PEAK PROPERTY AND CASUALTY INS CORP	9 FARM SPRINGS ROAD	FARMINGTON	CT	06032	704-522-2000
24198	PEERLESS INSURANCE COMPANY	62 MAPLE AVE	KEENE	NH	03431-1625	603-352-3221
32859	PENN AMERICA INS CO	420 S YORK RD	HATBORO	PA	19040-3949	215-443-3600
21962	PENNSYLVANIA GENERAL INSURANCE COMPANY	ONE BEACON ST	BOSTON	MA	02108	617-725-6000
14974	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	INDEPENDENCE SQUARE WEST	PHILADELPHIA	PA	19105	215-625-9233
12262	PENNSYLVANIA MANUFACTURERS ASSOC INS C	380 SENTRY PKWY	BLUE BELL	PA	19422-2328	610-397-5000
14890	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	2 N 2ND ST	HARRISBURG	PA	17101-1613	717-234-4941
12297	PETROLEUM CASUALTY COMPANY	PO BOX 3342	HOUSTON	TX	77001	713-680-7148
13714	PHARMACISTS MUTUAL INSURANCE COMPANY	P O BOX 370	ALGONA	IA	50511-0370	515-295-2481
18058	PHILADELPHIA INDEMNITY INSURANCE CO	ONE BALA PLAZA #100	BALA CYNWYD	PA	19004	610-617-7900
35262	PHOENIX ASSURANCE CO OF NEW YORK	9300 ARROWPOINT BLVD	CHARLOTTE	NC	28273-8136	704-522-2000
25623	PHOENIX INSURANCE COMPANY THE	ONE TOWER SQUARE	HARTFORD	CT	06183-9070	860-277-0111
18619	PLATTE RIVER INSURANCE COMPANY	4610 UNIVERSITY AVE	MADISON	WI	53705-0900	603-644-6600
27251	PMI MORTGAGE INS CO	3003 CAK ROAD	WALNUT CREEK	CA	94597-2098	415-788-7878
40134	POTOMAC INSURANCE CO OF ILLINOIS	ONE BEACON STREET	BOSTON	MA	02108-3100	617-725-6000
44083	PREFERRED PHYSICIANS MEDICAL RRG INC	7000 SQUIBB ROAD	MISSION	KS	66202	913-252-2585
36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	10707 PACIFIC ST STE 205	OMAHA	NE	68114	402-392-1566
12513	PROFESSIONAL LIABILITY INSURANCE CO OF AMERICA	2 PARK AVE RM 2500	NEW YORK	NY	10016	212-576-9801
25585	PROFESSIONALS DIRECT INSURANCE COMPANY	161 OTTAWA AVE NW STE 607	GRAND RAPIDS	MI	49503-2720	616-456-8899
24260	PROGRESSIVE CASUALTY INSURANCE CO	6300 WILSON MILLS OHF11	MAYFIELD	OH	44143	440-461-5000
42994	PROGRESSIVE CLASSIC INSURANCE COMPANY	6300 WILSON MILLS OHF11	MAYFIELD	OH	44143	440-461-5000
16322	PROGRESSIVE HALCYON INSURANCE COMPANY	6300 WILSON MILLS OHF11	MAYFIELD	OH	44143	440-461-5000
11851	PROGRESSIVE HOME INSURANCE COMPANY	6300 WILSON MILLS OHF11	MAYFIELD VILLAG	OH	44143	440-461-5000
42919	PROGRESSIVE NORTHWESTERN INS CO	6300 WILSON MILLS OHF11	MAYFIELD	OH	44143	440-461-5000
37834	PROGRESSIVE PREFERRED INSURANCE COMPANY	6300 WILSON MILLS OHF11	MAYFIELD	OH	44143	440-461-5000
32786	PROGRESSIVE SPECIALTY INS CO	6300 WILSON MILLS OHF11	MAYFIELD	OH	44143	440-461-5000
34690	PROPERTY & CASUALTY INS CO OF HARTFORD	55 FARMINGTON AVE STE 100	HARTFORD	CT	06105-3725	860-547-5000
12416	PROTECTIVE INSURANCE COMPANY	1099 N MERIDIAN ST	INDIANAPOLIS	IN	46204	317-636-9800
24295	PROVIDENCE WASHINGTON INSURANCE CO	PO BOX 14645	E PROVIDENCE	RI	02914-0545	401-453-7000
36439	PRUDENTIAL COMMERCIAL INSURANCE COMPANY	23 MAIN ST	HOLMDEL	NJ	07733	732-946-5000
36447	PRUDENTIAL GENERAL INS CO	23 MAIN ST	HOLMDEL	NJ	07733	732-946-5000
32352	PRUDENTIAL PROPERTY & CASUALTY INS CO	23 MAIN ST	HOLMDEL	NJ	07733	732-946-5000
39217	QBE INSURANCE CORPORATION	88 PINE ST FL 16	NEW YORK	NY	10005-1801	212-422-9888
10829	QUADRANT INDEMNITY INSURANCE CO	15 MOUNTAIN VIEW RD	WARREN	NJ	07051-1615	908-903-2000
36250	RADIAN ASSET ASSURANCE INC	335 MADISON AVENUE	NEW YORK	NY	10017-4605	212-983-5859
33790	RADIAN GUARANTY INC	1601 MARKET ST	PHILADELPHIA	PA	19103	614-445-2900
38512	RAMPART INSURANCE COMPANY	20 EXCHANGE PL 11TH FL	NEW YORK	NY	10005	212-480-0570
24384	RANGER INSURANCE COMPANY	PO BOX 152870	IRVING	TX	75015-8830	713-954-8100
15466	REALM NATIONAL INSURANCE COMPANY	125 MAIDEN LANE 5TH FLOOR	NEW YORK	NY	10038	212-269-6700
37303	REDLAND INSURANCE COMPANY	1177 AVE OF THE AMERICAS	NEW YORK	NY	10036	212-805-9700
24449	REGENT INSURANCE COMPANY	ONE GENERAL DRIVE	SUN PRAIRIE	WI	53596-0001	608-837-4440
43753	REPUBLIC INDEMNITY CO OF CALIFORNIA	15821 VENTURA BLVD #370	ENCINO	CA	91436-2936	818-990-9860
22179	REPUBLIC INDEMNITY COMPANY OF AMERICA	15821 VENTURA BLVD #370	ENCINO	CA	91436-2936	818-990-9860
38318	REPUBLIC INSURANCE COMPANY	PO BOX 680560	DALLAS	TX	75266-0560	214-559-1222
28452	REPUBLIC MORTGAGE INSURANCE COMPANY	PO BOX 2514	WINSTON-SALEM	NC	27102-2514	336-661-0015
31089	REPUBLIC WESTERN INS CO	2721 N CENTRAL AVE	PHOENIX	AZ	85004-1121	602-253-6755
43044	RESPONSE INSURANCE COMPANY	500 S BROAD ST	MERIDEN	CT	06450-1034	203-634-7200
13056	RLI INSURANCE COMPANY	9025 N LINDBERGH DR	PEORIA	IL	61614	309-692-1000
42706	ROCHE SURETY AND CASUALTY COMPANY INC	1910 ORIENT RD	TAMPA	FL	33619	813-623-5042
27065	ROCKFORD MUTUAL INSURANCE COMPANY	PO BOX 5626	ROCKFORD	IL	61125-0626	815-229-1500
24678	ROYAL INDEMNITY COMPANY	7500 COLLEGE BLVD #650	OVERLAND PARK	KS	66210	704-522-2000
26980	ROYAL INSURANCE COMPANY OF AMERICA	7500 COLLEGE BLVD #650	OVERLAND PARK	KS	66210	630-577-9200
39039	RURAL COMMUNITY INSURANCE COMPANY	3501 THURSTON AVE	ANOKA	MN	55303-1060	763-323-2299
24740	SAFECO INSURANCE CO OF AMERICA	SAFECO PLAZA	SEATTLE	WA	98185-0001	206-545-5000
39012	SAFECO INSURANCE COMPANY OF ILLINOIS	SAFECO PLAZA T-16	SEATTLE	WA	98185	206-545-5000
24759	SAFECO NATIONAL INSURANCE COMPANY	SAFECO PLAZA	SEATTLE	WA	98185-0001	206-545-5000
24694	SAFEGUARD INSURANCE COMPANY	7500 COLLEGE BLVD #650	OVERLAND PARK	KS	66210	704-522-2000
11123	SAFETY FIRST INSURANCE COMPANY	2043 WOODLAND PKWY STE 200	ST LOUIS	MO	63146	888-372-7512
15105	SAFETY NATIONAL CASUALTY CORPORATION	2043 WOODLAND PKWY #200	ST LOUIS	MO	63146	314-995-5300
40460	SAGAMORE INSURANCE COMPANY	1099 NORTH MERIDIAN ST	INDIANAPOLIS	IN	46204-1044	317-636-9800
16551	SAVERS PROPERTY & CASUALTY INS CO	26600 TELEGRAPH ROAD	SOUTHFIELD	MI	48034	913-451-0002
15580	SCOTTSDALE INDEMNITY COMPANY	PO BOX 4110	SCOTTSDALE	AZ	85261	480-365-4000
20354	SEA INSURANCE CO OF AMERICA THE	9300 ARROW PT BLVD	CHARLOTTE	NC	28273-8136	704-522-2000
22535	SEABOARD SURETY COMPANY	385 WASHINGTON ST 102 F	ST PAUL	MN	55102	410-205-3000
22543	SECURA INSURANCE A MUTUAL COMPANY	PO BOX 819	APPLETON	WI	54912-0819	920-739-3161
10239	SECURA SUPREME INSURANCE COMPANY	2401 S MEMORIAL DR	APPLETON	WI	54915	920-739-3161
26174	SECURITY INDEMNITY INSURANCE COMPANY	PO BOX 448	BRIELLE	NJ	08730	732-223-3000
24902	SECURITY INSURANCE COMPANY OF HARTFORD	PO BOX 420	HARTFORD	CT	06141-0420	704-522-2000
19879	SECURITY NATIONAL INSURANCE COMPANY	PO BOX 655028	DALLAS	TX	75265-5028	214-360-8000
50857	SECURITY UNION TITLE INS CO	171 N CLARK ST ML 06CT	CHICAGO	IL	60601-3294	312-223-2000
39926	SELECTIVE INS CO OF THE SOUTHEAST	40 WANTAGE AVENUE	BRANCHVILLE	NJ	07890	973-948-3000
19259	SELECTIVE INSURANCE CO OF S CAROLINA	40 WANTAGE AVENUE	BRANCHVILLE	NJ	07890	973-948-3000
12572	SELECTIVE INSURANCE COMPANY OF AMERICA	40 WANTAGE AVE	BRANCHVILLE	NJ	07890	973-948-3000
10936	SENECA INSURANCE COMPANY INC	160 WATER ST 16TH FLOOR	NEW YORK	NY	10038	212-344-3000
24988	SENTRY INSURANCE A MUTUAL COMPANY	1800 N POINT DRIVE	STEVENS POINT	WI	54481-1283	715-346-6000
21180	SENTRY SELECT INSURANCE COMPANY	1800 NORTH POINT DRIVE	STEVENS POINT	WI	54481	715-346-6000
36560	SERVICE INSURANCE COMPANY	PO BOX 9729	BRADENTON	FL	34206-9729	941-746-4107
30503	SHELBY CASUALTY INSURANCE COMPANY	3760 RIVER RUN DR	BIRMINGHAM	AL	35243	205-970-7000
23361	SHELTER GENERAL INS CO	1817 W BROADWAY	COLUMBIA	MO	65218-0001	573-445-8441
23388	SHELTER MUTUAL INSURANCE CO	1817 W BROADWAY	COLUMBIA	MO	65218-0001	573-445-8441

PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
26557	SHELTER REINSURANCE COMPANY	1817 W BROADWAY	COLUMBIA	MO	65218	573-445-8441
35408	SIRIUS AMERICA INSURANCE COMPANY	375 PARK AVE STE 2107	NEW YORK	NY	10152	212-702-3700
11126	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	TWO WORLD CTR 43RD FL., 225 LIBERT	NEW YORK	NY	10281-1058	212-416-1200
19216	SOUTHERN INSURANCE COMPANY	PO BOX 660302	DALLAS	TX	75266-0302	214-559-1222
16047	SOUTHERN PIONEER PROPERTY AND CASUALTY INS CO	PO BOX 30	TRUMAN	AR	72472	870-483-5355
20524	SPECIALTY NATIONAL INSURANCE COMPANY	ONE KEMPER DR	LONG GROVE	IL	60049	847-320-2000
24767	ST PAUL FIRE & MARINE INSURANCE CO	385 WASHINGTON STREET	ST PAUL	MN	55102	651-310-7911
24775	ST PAUL GUARDIAN INSURANCE COMPANY	385 WASHINGTON ST	ST PAUL	MN	55102	651-310-7911
24805	ST PAUL INSURANCE CO OF ILLINOIS THE	385 WASHINGTON ST MC514A	ST PAUL	MN	55102	651-310-7911
41750	ST PAUL MEDICAL LIABILITY INSURANCE CO	385 WASHINGTON STREET	ST PAUL	MN	55102	651-310-7911
24791	ST PAUL MERCURY INSURANCE COMPANY	385 WASHINGTON ST	ST PAUL	MN	55102	651-310-7911
41521	ST PAUL PROPERTY & CASUALTY INS CO	385 WASHINGTON ST MC514A	ST PAUL	MN	55102	402-963-1700
19070	STANDARD FIRE INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
42986	STANDARD GUARANTY INSURANCE COMPANY	260 INTERST N CIRCLE NW	ATLANTA	GA	30339-2111	770-763-1000
18023	STAR INSURANCE COMPANY	26600 TELEGRAPH RD	SOUTHFIELD	MI	48034	248-358-1100
19530	STATE AUTO NATIONAL INSURANCE COMPANY	518 EAST BROAD ST	COLUMBUS	OH	43215-3976	614-464-5200
25127	STATE AUTO PROPERTY & CASUALTY INS CO	518 E BROAD ST	COLUMBUS	OH	43216	864-877-3311
25135	STATE AUTOMOBILE MUTUAL INS CO	518 E BROAD ST	COLUMBUS	OH	43215-3976	614-464-5000
25143	STATE FARM FIRE AND CASUALTY CO	ONE STATE FARM PLAZA	BLOOMINGTON	IL	61710-0001	309-766-2311
25151	STATE FARM GENERAL INSURANCE CO	ONE STATE FARM PLAZA	BLOOMINGTON	IL	61710-0001	309-766-2311
25178	STATE FARM MUTUAL AUTOMOBILE INS CO	ONE STATE FARM PLAZA	BLOOMINGTON	IL	61710	309-766-2311
12831	STATE NATIONAL INSURANCE COMPANY INC	PO BOX 24622	FORT WORTH	TX	76124	817-265-2000
22608	STATE NATIONAL SPECIALTY INSURANCE COMPANY	8200 ANDERSON BLVD	FORT WORTH	TX	76120	817-265-2000
41416	STATEWIDE INSURANCE COMPANY	PO BOX 799	WAUKEGAN	IL	60079-0799	847-662-0073
50121	STEWART TITLE GUARANTY COMPANY	PO BOX 2029	HOUSTON	TX	77252	713-625-8100
10952	STONEBRIDGE CASUALTY INSURANCE COMPANY	2700 W PLANO PARKWAY	PLANO	TX	75075	972-881-8000
22276	STONEWALL INSURANCE COMPANY	2 CENTRAL SQ 2ND FL	CAMBRIDGE	MA	02139	617-234-3801
10340	STONINGTON INSURANCE COMPANY	8001 LBJ FREEWAY #200	DALLAS	TX	75251-1301	972-664-7034
40436	STRATFORD INSURANCE COMPANY	400 PARSONS POND DRIVE	FRANKLIN LAKES	NJ	07417-2600	201-847-8600
20362	SUMITOMO MARINE & FIRE INSURANCE CO OF AMERIC	15 INDEPENDENCE BLVD	WARREN	NJ	07059	908-804-2900
24047	SURETY BONDING COMPANY OF AMERICA	PO BOX 5111	SIOUX FALLS	SD	57117-5111	605-336-0850
12866	T H E INSURANCE COMPANY	10451 GULF BLVD	TREASURE ISLAND FL	FL	33708	727-367-6900
22683	TEACHERS INSURANCE COMPANY	1 HORACE MANN PLAZA	SPRINGFIELD	IL	62715-0001	217-789-2500
42376	TECHNOLOGY INSURANCE COMPANY	59 MAIDEN LANE, 16TH FLOOR	NEW YORK	NY	10038	212-220-7128
39497	TICO INSURANCE COMPANY	4100 HARRY HINES	DALLAS	TX	75219	214-526-3876
50067	TICOR TITLE INSURANCE COMPANY	171 NORTH CLARK ST	CHICAGO	IL	60601-3294	312-223-5050
25496	TIG INDEMNITY COMPANY	PO BOX 152879	IRVING	TX	75015-8830	972-831-5000
25534	TIG INSURANCE COMPANY	PO BOX 152870	IRVING	TX	75015-8830	972-831-5000
25518	TIG PREMIER INSURANCE COMPANY	PO BOX 152870	IRVING	TX	75015-8830	972-831-5000
13242	TITAN INDEMNITY COMPANY	PO BOX 65100	SAN ANTONIO	TX	78265	210-527-2711
12904	TOKIO MARINE AND FIRE INS CO LTD (US BR	101 PARK AVENUE	NEW YORK	NY	10178-0095	212-297-6600
37621	TOYOTA MOTOR INSURANCE COMPANY	19001 S WESTERN AVE FS21	TORRANCE	CA	90509	310-468-8052
42749	TRADERS INSURANCE COMPANY	PO BOX 5374	KANSAS CITY	MO	64131	816-822-1887
41238	TRANS PACIFIC INSURANCE COMPANY	101 PARK AVENUE	NEW YORK	NY	10178-0095	212-297-6600
20486	TRANSCONTINENTAL INSURANCE COMPANY	CNA PLAZA 31S	CHICAGO	IL	60685-0001	312-822-5000
28886	TRANSGUARD INS CO OF AMERICA INC	700 OAKMONT LANE	WESTMONT	IL	60559-5546	630-717-3565
50012	TRANSNATION TITLE INSURANCE COMPANY	2019 WALTON ROAD	ST LOUIS	MO	63114	804-267-8000
33014	TRANSPORT INSURANCE COMPANY	580 WALNUT STREET	CINCINNATI	OH	45202	513-369-5000
20494	TRANSPORTATION INSURANCE COMPANY	CNA PLAZA FL 21S	CHICAGO	IL	60685-0001	312-822-5000
28188	TRAVCO INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-6014	860-277-0111
19038	TRAVELERS CASUALTY AND SURETY CO	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
31184	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
19046	TRAVELERS CASUALTY AND SURETY CO OF IL	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
36170	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
40282	TRAVELERS COMMERCIAL CASUALTY COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	860-277-0111
36137	TRAVELERS COMMERCIAL INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
25666	TRAVELERS INDEMNITY CO OF AMERICA	ONE TOWER SQUARE	HARTFORD	CT	06183-9070	860-277-0111
25682	TRAVELERS INDEMNITY CO OF CONNECTICUT	ONE TOWER SQUARE	HARTFORD	CT	06183-1051	860-277-0111
25674	TRAVELERS INDEMNITY CO OF ILLINOIS	ONE TOWER SQ CORP TX 5PB	HARTFORD	CT	06183-1190	860-277-0111
25658	TRAVELERS INDEMNITY COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-9070	860-277-0111
39357	TRAVELERS INSURANCE CO(ACC DEPT)	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	860-277-0111
36161	TRAVELERS PROPERTY CASUALTY INS CO	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
38130	TRAVELERS PROPERTY CASUALTY INSURANCE CO OF ILL	215 SHUMAN BLVD	NAPERVILLE	IL	60563	860-277-0111
31003	TRI STATE INSURANCE CO OF MINNESOTA	PO BOX 1594	DES MOINES	IA	50306	515-278-3000
24350	TRIAD GUARANTY INSURANCE CORP	101 S STRATFORD RD #500	WINSTON-SALEM	NC	27104	336-723-1282
15954	TRINITY UNIVERSAL INS CO OF KANSAS INC	PO BOX 655028	DALLAS	TX	75265-5028	214-360-8000
19887	TRINITY UNIVERSAL INSURANCE COMPANY	PO BOX 655028	DALLAS	TX	75265-5028	214-360-8000
41211	TRITON INSURANCE COMPANY	PO BOX 2548	FORT WORTH	TX	76113	515-280-4211
21709	TRUCK INSURANCE EXCHANGE	PO BOX 2478 TERMINAL ANN	LOS ANGELES	CA	90051-2478	323-932-3200
27120	TRUMBULL INSURANCE COMPANY	55 FARMINGTON AVE STE 100	HARTFORD	CT	06105-3725	860-547-5000
40118	TRUSTGARD INSURANCE COMPANY	PO BOX 1218	COLUMBUS	OH	43216	614-445-2900
29459	TWIN CITY FIRE INS CO	55 FARMINGTON AVE STE 100	HARTFORD	CT	06105-3725	860-547-5000
29599	U S SPECIALTY INSURANCE COMPANY	13403 NW FWY	HOUSTON	TX	77040-8009	713-744-3700
37893	ULICO CASUALTY COMPANY	111 MASSACHUSETTS AVENW	WASHINGTON	DC	20001-1461	202-682-0900
13307	UNDERWRITERS INDEMNITY COMPANY	9025 N LINDBERGH DR	PEORIA	IL	61615	309-692-1000
25844	UNION INSURANCE CO	P O BOX 1594	DES MOINES	IA	50306	515-278-3000
21423	UNION INSURANCE CO OF PROVIDENCE	PO BOX 712	DES MOINES	IA	50303-0712	515-280-2511
11770	UNITED FINANCIAL CASUALTY COMPANY	6300 WILSON MILLS OHF11	MAYFIELD	OH	44143	440-461-5000
19496	UNITED FIRE & INDEMNITY COMPANY	PO BOX 1259	GALVESTON	TX	77553-1259	319-399-6700
13021	UNITED FIRE AND CASUALTY COMPANY	P O BOX 73909	CEDAR RAPIDS	IA	52407	319-399-5700
51624	UNITED GENERAL TITLE INSURANCE COMPANY	999 18 ST STE 3400	DENVER	CO	80202	303-292-4848
26999	UNITED GUARANTY MORTGAGE INDEMNITY CO	LAW DEPT; PO BOX 20597	GREENSBORO	NC	27420-0597	336-373-0232
15873	UNITED GUARANTY RESIDENTIAL INS CO	LAW DEPT., PO BOX 20597	GREENSBORO	NC	27420-0597	336-373-0232

PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
16667	UNITED GUARANTY RESIDENTIAL INS NC	LAW DEPT. PO BOX 20597	GREENSBORO	NC	27420-0597	336-373-0232
41335	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	THREE BALA PLZA E STE 300	BALA CYNWYD	PA	19004	610-664-1500
42129	UNITED SECURITY ASSURANCE CO OF PA	PO BOX 64477	SOUDERTON	PA	18964-9985	215-723-3044
21776	UNITED SECURITY INSURANCE COMPANY	400 LOCUST STE 500	DE MOINES	IA	50309	617-725-6000
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION	9800 FREDERICKSBURG RD	SAN ANTONIO	TX	78288-0429	210-498-2211
25887	UNITED STATES FIDELITY & GUARANTY CO	PO BOX 1138	BALTIMORE	MD	21203-1138	651-310-7911
21113	UNITED STATES FIRE INSURANCE CO	305 MADISON AVE POB 1943	MORRISTOWN	NJ	07960-1943	630-954-5508
25895	UNITED STATES LIABILITY INSURANCE CO	PO BOX 8700	WAYNE	PA	19087-2191	610-688-2535
29157	UNITED WISCONSIN INSURANCE COMPANY	12695 W NATIONAL AVE	NEW BERLIN	WI	53151	262-787-7400
32867	UNIVERSAL FIRE & CASUALTY INS CO	PO BOX 2223	SOUTHFIELD	MI	48037-2223	248-358-1171
25933	UNIVERSAL SURETY COMPANY	PO BOX 80468	LINCOLN	NE	68501-0468	402-435-4302
13200	UNIVERSAL SURETY OF AMERICA	PO BOX 1068	HOUSTON	TX	77251-1068	713-722-4600
41181	UNIVERSAL UNDERWRITERS INS CO	7045 COLLEGE BLVD	OVERLAND PARK	KS	66211	913-339-1000
25988	USAA CASUALTY INSURANCE COMPANY	9800 FREDERICKSBURG RD	SAN ANTONIO	TX	78288	210-498-2211
18600	USAA GENERAL INDEMNITY COMPANY	9800 FREDERICKSBURG ROAD	SAN ANTONIO	TX	78288	210-498-2211
10336	USAUTO INSURANCE COMPANY INC	3813 GREEN HILLS VILLAGE DR	NASHVILLE	TN	37215	615-327-4888
25976	UTICA MUTUAL INSURANCE COMPANY	PO BOX 530	UTICA	NY	13503-0530	315-734-2000
26611	VALIANT INS CO	1400 AMERICAN LN TOWER 1	SCHAUMBURG	IL	60196-1056	847-605-6000
20508	VALLEY FORGE INSURANCE COMPANY	CNA PLAZA 31S	CHICAGO	IL	60685-0001	312-822-5000
21172	VANLINER INSURANCE COMPANY	ONE PREMIER DR	ST LOUIS	MO	63026	636-343-9889
18759	VEREX ASSURANCE INCORPORATED	6601 SIX FORKS RD	RALEIGH	NC	27615	919-846-4100
11762	VESTA FIRE INSURANCE CORP	PO BOX 43360	BIRMINGHAM	AL	35243-3360	205-970-7000
42668	VESTA INSURANCE CORPORATION	PO BOX 43360	BIRMINGHAM	AL	35243-3360	205-970-7000
42889	VICTORIA FIRE & CASUALTY COMPANY	5915 LANDERBROOK DRIVE	CLEVELAND	OH	44124-4058	440-461-3461
20397	VIGILANT INSURANCE COMPANY	PO BOX 1615	WARREN	NJ	07061-1615	212-612-4000
13137	VIKING INSURANCE COMPANY OF WISCONSIN	9 FARM SPRINGS ROAD	FARMINGTON	CT	06032	704-522-2000
32395	VISION SERVICE PLAN INSURANCE CO	3333 QUALITY DRIVE	RANCHO CORDOVA	CA	95670-7985	916-851-5000
35971	VOYAGER PROPERTY & CASUALTY INS CO	PO BOX 901045	FORT WORTH	TX	76101-2045	770-763-1000
26085	WARNER INSURANCE COMPANY	500 S BROAD ST	MERIDEN	CT	06450	914-640-6500
32778	WASHINGTON INTERNATIONAL INSURANCE CO	1200 ARLINGTON HEIGHTS ROAD, STE	ITASCA	IL	60143	630-227-4700
26069	WAUSAU BUSINESS INSURANCE COMPANY	PO BOX 8017	WAUSAU	WI	54401	715-845-5211
26042	WAUSAU UNDERWRITERS INS CO	PO BOX 8017	WAUSAU	WI	54402-8017	715-845-5211
25011	WESCO INSURANCE COMPANY	200 SOMERSET CORPORATE BLVD #10	BRIDGEWATER	NJ	08807	724-834-5000
44393	WEST AMERICAN INSURANCE COMPANY	9450 SEWARD RD	FAIRFIELD	OH	45014	513-603-2400
21121	WESTCHESTER FIRE INSURANCE COMPANY	PO BOX 41484 TL14P	PHILADELPHIA	PA	19101-1484	215-640-1000
27871	WESTERN AGRICULTURAL INSURANCE COMPANY	5400 UNIVERSITY AVE	WEST DES MOINES	IA	50266	515-225-5400
25771	WESTERN CONTINENTAL INSURANCE COMPANY	20 EXCHANGE PL 11TH FL	NEW YORK	NY	10005	212-480-0680
30830	WESTERN DIVERSIFIED CASUALTY INS CO	PO BOX 770	DEERFIELD	IL	60015	847-948-8888
13188	WESTERN SURETY COMPANY	101 S PHILLIPS AVE	SIOUX FALLS	SD	57192-0001	605-336-0850
24112	WESTFIELD INSURANCE COMPANY	PO BOX 5001 ONE PARK CIRC	WESTFIELD CTR	OH	44251-5001	330-887-0101
34207	WESTPORT INSURANCE CORPORATION	5200 METCALF	OVERLAND PARK	KS	66201	913-676-5270
12599	WINDSOR INSURANCE COMPANY	PO BOX 2575	CINCINNATI	OH	45201-2575	678-627-6000
24554	WINTERHUR INTERNATIONAL AMERICA INSURANCE CO	ONE GENERAL DRIVE	SUN PRAIRIE	WI	53586	203-964-5235
13250	WORKMENS AUTO INSURANCE COMPANY	PO BOX 54845	LOS ANGELES	CA	90054-0845	213-747-6492
26050	WORLDWIDE INSURANCE COMPANY	PO BOX 2575	CINCINNATI	OH	45201-2575	513-369-5000
37885	XL SPECIALTY INSURANCE COMPANY	SEAVIEW HOUSE, 70 SEAVIEW AVE	STAMFORD	CT	06902-6040	847-517-2990
24325	YORK INSURANCE COMPANY	PO BOX 14545	E PROVIDENCE	RI	02914-0545	401-453-7000
26220	YOSEMITE INSURANCE COMPANY	601 NW SECOND ST	EVANSVILLE	IN	47708-1013	812-424-8031
27090	YOUNG AMERICA INSURANCE COMPANY	PO BOX 224467	DALLAS	TX	75222-4467	214-333-4002
13269	ZENITH INSURANCE COMPANY	PO BOX 9055	VAN NUYS	CA	91409-9055	818-713-1000
27855	ZURICH AMERICAN INS CO OF ILLINOIS	1400 AMERICAN LN	SCHAUMBURG	IL	60196-1056	847-605-6000
16535	ZURICH AMERICAN INSURANCE COMPANY	1400 AMERICAN LN TWR 1 19TH FL	SCHAUMBURG	IL	60196-1056	847-605-6000

This publication may be provided in alternative formats such as Braille,
large print or audio cassette. Please direct your request to the Department of Insurance=s
Personnel Officer at 573-751-4126.

The Missouri Department of Insurance is an Equal Opportunity Employer.